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The New Jersey Department of Banking and Insurance has adopted regulations pertaining to the application of co-payments and deductibles that may be imposed pursuant to N.J.A.C. 11:3-4.4.

Premier Prizm Solutions reviews all New Jersey Medical Bills for Electric Insurance Company.

In every instance, Premier Prizm will apply co-payments and deductibles in the following order:

- To determine the total allowance to be paid on New Jersey medical bills, Premier Prizm Solutions will review each charge for the appropriate New Jersey Fee Schedule or apply the Usual and Customary Fee;
- 2. After that adjustment has been made, Premier Prizm Solutions will apply any applicable Statutory Reductions;
- 3. Premier Prizm Solutions will then apply any (Preferred Provider Organization) discounts to the medical bill charge;
- 4. Once the appropriate charge has been established by Premier Prizm Solutions, the deductible is applied;
- 5. Any copayment that is the responsibility of the eligible injured party is then applied;
- 6. Applicable penalties, such as the 50% penalty for failure to Pre-Certify treatment, are applied after the deductible and copayment to establish the total allowance payable.

Any questions regarding the order of application should be directed to Premier Prizm Solutions, 10 East Stow Road, Suite 100, Marlton, NJ 08053 or by phone at 856.596.5600.