

## **IMPORTANT INFORMATION ABOUT INSURANCE**

**IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR INSURANCE COVERAGE.** In general, we are a self-pay office, and payment is expected at the time of service. We encourage you to contact your insurance company and understand your benefits before your visit.

Common confusions about insurance coverage:

**If you have Medicare:** Check that you are not on one of the Medicare Advantage plans that are underwritten by a private health care company. We do not participate with those plans. There are two main ways to get your Medicare coverage – Original Medicare or a Medicare Advantage Plan. We only participate with Original Medicare.

**If you have a Medicare Advantage Plan:** You can still see Dr. Edwards, but you must pay for your visit in full at the time of service and submit the claim for reimbursement to your insurance company directly. We are happy to give you the form. You will want to contact your insurance company prior to your visit so that you are aware of what your “out of network” benefits are, as we will be unable to tell you how much your insurance will cover. Benefits are often different for out of network providers than they are for participating providers.

**If you have Blue Cross/Blue Shield (BC/BS):** We participate with most Blue Cross/Blue Shield plans. **We do not participate with Blue Value or Blue Local or Blue Essential plans.** You are responsible for knowing what your copay amount is for a specialist office visit and will be asked to pay the full copay at the time of service. Once we receive the explanation of benefits from BC/BS, **you may receive a bill** depending upon what is determined to be patient responsibility. We ask that you pay this bill immediately upon receipt. To verify that we participate in your plan you should contact your insurance company and ask if Dr. Irene Edwards/Mid-Charlotte Dermatology is a participating provider.

**A word about deductibles and co-insurance:** Recently many insurance companies have raised their deductibles. If your insurance plan has a deductible, you are responsible for those charges and will receive a bill from our office. We ask that you pay this immediately upon receipt. Co-insurance is the amount that your insurance company does not pay, but which you are liable for. You will be billed by our office for any amount that your insurance indicates you are responsible for.

**If you have other insurance or no insurance:** We do not participate with any other health insurance plans. You will be asked to pay for your services at the time of your visit. It is your responsibility to understand your insurance coverage and we cannot advise you on the best way to handle this. Some things to consider:

1. If you pay in full at the time of service, we will give you a claim form and you can submit it to your insurance company for reimbursement. Your insurance company will pay you directly based on your “out of network” benefits.

2. If you waive your insurance and pay cash at the time of service, we will offer you a 20% discount on our fee. For example: if our fee is \$490 and you waive your right to bill insurance, we will collect \$392 from you at the time of service and will not provide you with a claim form. The reason a claim form is not supplied is that by accepting the discounted services, you are waiving your right to file a claim with your insurance.

**If you have Medicaid:** We must have a referral from your Primary Care Physician and that PCP must be part of the organization listed on your Medicaid card.

**I have read and understand the above insurance and payment information:**

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**Patient Signature**

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**Date**