

A LETTER TO MY PATIENTS REGARDING HEALTH INSURANCE

INSURANCE BILLING

As you may be aware, insurance companies and their reimbursements have deteriorated greatly in the last few years. Because of the horrendous insurance climate, **we are not a provider for any health insurance company.**

A great deal of confusion occurs when multiple operations are preformed, some of which are billed to insurance, some cosmetic and therefore paid in advance of the surgery.

We cannot bill the insurance company for cosmetic operations. It is not legal or ethical. We can only bill them for legitimate insurance procedures.

In most cases, we will quote you a fee for your procedure plus insurance. We are performing and billing for an insurance procedure. **You will not receive any proceeds back when the insurance company pays, either for the surgical fee, the anesthesiologist or the operating room.** We will bill insurance at usual and customary rates for this geographic region. Even when a procedure is “covered by insurance”, this fee arrangement applies, because insurance companies often do not pay the usual and customary rates.

INSURANCE BILLING

If insurance is billed for your procedure, and it is not quoted as “plus insurance” our fees are set as “usual and customary for this “geographic region” and billed by an independent agency. You will be responsible for the difference of what your insurance company pays and the usual and customary fee. Occasionally insurance companies send payment to the patient. If this is the case, you are legally responsible for forwarding this payment directly to us, after endorsing the check to us. Pathology services are separate from this office and are separately billed.

Sincerely,

BRENT R.W. MOELLEKEN, M.D.,F.A.C.S

SIGNED: _____ **DATE:** _____
(patient)