

## INSURANCE

If you have insurance, we will do our best to help you receive your maximum benefits. Insurance is a contract between you and your insurance company. We are not a party to this contract. We will file insurance claims with insurance carrier(s) if you provide us with all of the necessary information. Our office will not become involved in disputes between you and your insurance company regarding deductibles, co-payments, covered v. non-covered charges, secondary insurance, "usual and customary" charges, procedures they consider experimental, etc., other than supply factual information as necessary. You are responsible for the items listed above as well as any services considered "not medically necessary" by your insurance company.

### In-Network vs. Out-of-Network

The Littleton Clinic is IN-network with the following carriers/plans:

Aetna (excluding Aetna Whole Health)  
Aetna Life  
All Savers  
Anthem / BCBS (PAR, PPO, HMO, Blue Priority PPO, Mountain Enhanced, Federal Employee Program)  
Bright Health  
CIGNA / Great West (PPO, OAP, HMO)  
Cofinity  
Coventry  
First Health Network  
Government Employees Hospital Association (GEHA)  
Health Partners  
Humana  
Medicaid  
Medicare  
Meritain Health  
Multiplan  
NALC Health Benefit Plan (Cigna OAP)  
PHCS  
Rocky Mountain Health Plans  
State Farm  
Tricare  
UHC AARP Medicare Complete  
UMR  
United Healthcare of Colorado  
United Healthcare AARP  
United HealthOne

The Littleton Clinic is OUT-of-network with:

Aetna (Aetna Whole Health)  
BCBS Colorado/Anthem (HMOSelect, Blue Priority, CU Exclusive, Pathway)  
Cigna (Connect, LocalPlus, SureFit)  
Denver Health Medicaid Choice PreferredOne  
Railroad Retirement Board Health Insurance

The lists above are accurate to the best of our knowledge. However, it is not unusual for carriers to create limited network plans which restrict patients to a very limited set of providers or other plans that might impact in-network access to TLC. If you are on one of these plans, The Littleton Clinic may be out of network even though we are contracted with your carrier. It is the patient's responsibility to confirm with their carrier whether our clinic is in or out of network. If you don't see your plan listed above or have any reason to doubt our network status, please verify with your carrier.

If The Littleton Clinic is not a participating provider with your insurance plan, please be assured that you will not incur any additional costs or penalties from using our facilities beyond your In-Network clinics as long as your financial position would be hindered by additional costs. Though we do not know how much of the billed charge your health plan will pay, we will only charge you for any remaining deductible to the extent your health plan will give you the credit for satisfying your In-network deductible requirement, the additional amount we charge is calculated such that it will not exceed what you would pay as the copayment or coinsurance pursuant to your In-network benefit. We must have a copy of a recent pay stub or W-2 and a signed note stating that the financial difference would prevent you from being able to use our services. We look forward to assisting you in this process to determine if you qualify by calling the billing office and supplying appropriate information.

It is the policy of The Littleton Clinic to ensure that none of our patients pay more than they would have had they gone to an In-network facility so long as there is financial hardship if you were to have to pay a higher than In-network deductible. Someone from our staff will be calling you to discuss payments once the insurance has processed the visit and procedure. Please understand that co-pays will be billed separately.

It is possible that your insurance payment for your visit to The Littleton Clinic will be sent directly to you. We ask that you please endorse the check over to The Littleton Clinic, and mail it, along with your Explanation of Benefits. By sending such payment you receive directly to the center you avoid the possibility of additional costs for using our facility. Compliance with this request will allow us to process the payment to your account quickly and efficiently, and to make any unnecessary adjustment.

If you have any questions or concerns, please do not hesitate to contact our office at 720-351-2411.