

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Insurance & Financial Policies

### 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. If TLC is in-network with your plan, we will file insurance claims with insurance carrier(s) if you provide us with all of the necessary information. If TLC is out-of-network with your plan, we will provide you with forms that you can self file with your carrier. **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

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

- Anthem / BCBS (PAR, PPO, HMO, Blue Priority PPO, Mountain Enhanced, Federal Employee Program)
- Bright Health
- Health Partners
- Humana
- Medicare
- Rocky Mountain Health Plans

TLC is IN-network with the follow plans but will be OUT-of-network after 3/1/19:

- Aetna (excluding Aetna Whole Health)
- Aetna Life
- Cofinity
- Coventry
- First Health Network
- Meritain Health

TLC is currently OUT-of-network with:

- Aetna (Aetna Whole Health)
- All Savers
- BCBS Colorado/Anthem (HMOSelect, Blue Priority, CU Exclusive, Pathway)
- CIGNA / Great West
- Colorado Access HMO
- Denver Health Medicaid Choice
- Government Employees Hospital Association (GEHA)
- Liberty HealthShare
- Medicaid.
- Multiplan
- NALC Health Benefit Plan (Cigna OAP)
- PreferredOne
- PHCS
- Railroad Retirement Board Health Insurance
- Tricare
- UHC AARP Medicare Complete
- UMR
- United Healthcare of Colorado
- United Healthcare AARP
- United HealthOne

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, TLC 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.**

Out of network patients will be billed \$400/hr for office visits, charged in 5 min increments, rounded up to the next 5 minute increment. Procedures such as joint injections, including PRP and stem cells, will be charged according to a separate price list. Please feel free to ask about the cost prior to receiving these procedures.