

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 – In network with many plans. See next page for full list. **NOTE: TLC will be out of network with all Anthem / BCBS plans starting Jan 1, 2020.**
- Bright Health
- Humana
- Medicare
- Rocky Mountain Health Plans

TLC is currently OUT-of-network with:

- Aetna
- All Savers
- Anthem / BCBS – Out of network with some plans. See next page for full list.
- CIGNA / Great West
- Cofinity
- Colorado Access HMO
- Coventry

- Denver Health Medicaid Choice
- First Health Network
- Government Employees Hospital Association (GEHA)
- Health Partners
- Liberty HealthShare
- Medicaid
- Meritain Health
- 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
- All others not listed above

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.

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IN-NETWORK PATIENTS: It is possible that your insurance payment for your visit to TLC The Littleton Clinic will be sent directly to you. We ask that you please endorse the check over to TLC 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 necessary adjustments.

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

Full list of Anthem plans we are in-network for. Current as of 8/21/2019. Anthem makes frequent changes to their plans. TLC advises you to verify with Anthem / BCBS that we are in-network prior to your appointment to avoid any billing surprises.

Medical Networks

Anthem PPO-CO
Blue Priority PPO-CO
HMO-CO
Lumenos PPO-CO
POS-CO
PPO-CO
Traditional Network-CO
University of Colorado Extended PPO-CO
University of Colorado High Deductible PPO-CO
University of Colorado Medicare-CO
WellChoice - C-CO
WellChoice - H-CO
WellChoice - U-CO

WellChoice - C (Select Network)-CO
WellChoice - H (Select Network)-CO
WellChoice - U (Select Network)-CO

Medical (Student Health)

CSU Fort Collins-CO

Medical (Individual & Families)

Catastrophic PPO (Individual)-CO
Indemnity (Traditional)-CO
National PPO (BlueCard PPO Basic)-
Medical (Employer-Sponsored)
Anthem Balanced PPO-CO
Anthem Non-HMO- HSA, HRA and HIA+-CO
Bronze PPO-CO
CU Health Plan - Extended-CO
CU Health Plan - High Deductible/HSA Compatible-
CO
CU Health Plan - Medicare-CO
Gold PPO-CO
Healthy Support PPO 1-CO
Healthy Support PPO with HSA 1-CO
Indemnity (Traditional)-CO
Lumenos plans-CO
National PPO (BlueCard PPO Basic)-
Platinum PPO-CO
Silver Blue Priority PPO-CO
Silver PPO-CO