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Dear Patient:

As you know, our health care industry is in the midst of many complicated changes. The way we used to understand our insurance policies, how they were paid and just what you as the patient were responsible for, is more difficult now than in the past.

Please keep in mind that we are fully dedicated to helping you through this payment process, but part of an acceptable outcome could require you to be proactive with your insurance company too. Remember that you are the owner of your policy and that puts you in the best position to help with problems that may occur, if your insurance company will not talk to us about these problems. We are more than willing to communicate with them if your company allows that, and to write appeals for you if necessary.

This office bills all insurance companies except Tricare and VA, but we are only preferred (PPO) with Blue Cross. There is a **“network deficiency”** in all of Anchorage for **General Surgeons**. This means there are no General Surgeons here that are preferred with any company other than **Blue Cross**. We know of only one PPO General Surgeon in Anchorage that is PPO for Aetna, still leaving us with a **“network deficiency”** here in Anchorage. Given that information, it falls on you the patient to contact your insurance company when you have the date for your first appointment and ask for a **“Gap Exception”**, for the surgeon to be paid at the **“preferred IN-NET WORK RATE”** due to the **network deficiency**.

If your insurance company requests CPT and ICD-10 codes and the amount this office charges for your procedure, we will be happy to provide you with that information.

Receiving the best health care that is available to you is important. Here are a few suggestions that may help you navigate the process:

Every policy within every insurance company is different, so read your policy to help you understand what is covered.

Come to your medical appointments with full knowledge of your deductibles, co-pays, medical facility and physician preferences covered on your individual plan.

Be prepared to pay what is due at the time of your appointment.

Please understand that insurance companies cannot set any physician rates, and since each company has their “usual and customary” levels for different plans, we do not adjust our rates to their level.

Please feel free to call with any questions. ~(907)276-1046~

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