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Insurance Coverage

Dear Patient,

This letter is to give you information on insurance coverage for your visits in my office. At present I'm contracted with only three insurance providers, those are Harvard Pilgrim Health Plan, Medicare, Tricare, and some Blue Cross Blue Shield of MA plans. These providers will cover your evaluation only if you have met your individual plan requirements for necessary referral forms from your primary care physician. Some of your plans require referrals others do not; make sure you contact your insurer to find out what is necessary. All HMO plans require written referral from your primary care physician.

Anthem: Anthem will not allow me contract status so you are responsible for all fees and insurance forms will be filed so that Anthem can reimburse you their set fees (not necessarily mine)

Blue Cross Blue Shield of MA: requires an "Out of Network" authorization from your Primary Care Physician. Your PCP must call: 1-800-327-6713 and request an out of network authorization to Dr. Gail Demko, provider # **X11444**. Appliances are only covered if I can get approval from this same Oral Surgery Utilization Review Board. The appliance fee includes 90 days of follow-up visits. Co-Pays vary.

Harvard Pilgrim Health Plan: I am a contracted provider for Harvard Pilgrim but you must get referrals for 3 visits from your primary care M.D. The HMO has varying co-pays on all appliances.

Mass Health / Medicaid: I am not a Mass Health provider, I will not bill them; they will not cover any of your visits. Mass Health patients must bring payment with them on the day of the appointment and seek reimbursement from Mass Health.

Medicare covers evaluation appointments if you are referred by your physician. Medicare only pays for the first visit. I do not have a contractual agreement with Medicare durable medical goods, and do not qualify for one. This means that there is no coverage for your oral appliance in my private practice. Again, it is up to you to seek reimbursement for out of pocket expenses. Forms are provided.

Tricare: I am a contracted provider

Tufts Health Plan: requires a referral for an 'out-of network' provider (**IPA signature**). My provider # is: **689604**. These referrals cannot be electronically submitted, but must be 'paper copies'. One copy should be faxed to my office at (508) 875-0212. Once I receive prior authorization for an appliance, Tufts includes 6 months of follow-up appointments. They only cover 80% of the fee for an oral device.

Aetna, United Health, Blue Cross Not MA, and other private companies require pre authorization for the *initial patient evaluation*. Without pre authorization, you will need to pay the full fee and seek reimbursement.

Insurers will not pay for oral appliances that are fabricated to treat primary snoring, and many have specific guidelines determining the diagnosis of obstructive sleep apnea. If you do not meet the guidelines as set forth by your insurance company, your visit will not be covered.

All insurance companies require prior authorization for fabrication of any appliance. Prior authorization requires submission of records from your sleep physician, copies of your sleep studies, a record of CPAP trial and a letter explaining FDA accepted oral appliance. The necessity of CPAP trial will be waved only if there is a medical reason for not trying CPAP. All companies will REQUIRE a **letter of medical necessity**. This letter must come from your sleep physician

Few insurers to date have covered necessary follow-up appointments (12, 18 and 24 months) and repairs of appliances. Please call your insurer about their coverage for these procedures, or expect to be responsible for the fees. The appointments are necessary to determine serious side effects as quickly as possible. Co-pays are substantial

Patients who have medical insurance through companies with which I do not contract will be required to pay for my services at the time they are rendered and all forms necessary for insurance reimbursement will be sent to you so that you can deal with your own insurance company.

Further information is available on the website: www.sleepapneadentist.com