

NEED HELP?

Just Ask Your Doctor

We all want your operation or procedure to go as well as possible. We know that this experience includes handling all of the burdensome details of health insurance billing, and we want to help you manage these chores in as easy a manner as possible.

Please let us know if we can assist you in any way.



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UNDERSTANDING PAYMENT
FOR YOUR
PHYSICIAN SERVICES

*patient
pamphlet*



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INTRODUCTION

When you are scheduled to have an operation or other procedure, physicians other than your primary physician or surgeon may be needed to help provide your care. These doctors may be involved during all or part of your procedure or hospital stay. These specialists may include such doctors as an anesthesiologist, surgeon, medical specialist, radiologist, pathologist, or newborn baby specialist.

You will receive a separate bill from any specialist you see.

ARE YOU COVERED?

All of these physicians are independent practitioners or employees of a physician group; they are not employees of the facility. Your physicians contract directly with insurance companies to be paid for services they provide to you. However, not all physicians have contractual agreements with all health insurance plans. This means that your doctors' services may not be entirely covered by your health insurance plan, even though your plan covers the costs of the facility or your surgeon.

Your physicians want to help you avoid confusion concerning insurance coverage. Depending on the details of your particular health insurance plan, you may receive a bill from one or more of your physicians.

Usually they will bill your health insurance company directly or assist you in doing so.

Fortunately, most physicians are contracted with most health insurance plans.

These plans usually pay all or most of a fee that the plan and physicians have agreed upon in advance. In such situations, you are responsible for any deductible or copayment.



If, on the other hand, your physician is not contracted with your health insurance plan, you are responsible for paying any portion of the bill that your health insurance plan doesn't pay. Many plans may pay part or all of the fees for non-contracted physicians, especially if arrangements are made in advance.

HOW TO FIND OUT

For elective procedures, it is usually easy for your primary physician or surgeon to tell you which physician specialists may be needed to assist in your care. However, he or she may not be able to tell you whether, for example, your anesthesiologist or radiologist is covered by your plan. If you do want to know, then you should attempt to find out in advance whether that physician is contracted with your health insurance plan. This can be done several ways.

Your health insurance plan should have a current list of contracted physicians. If they tell you that a particular physician or group of physicians is contracted, then they should pay for the services provided by that physician.

If, however, your specialist is not contracted with your plan, then you should request that your plan agree to pay the usual and customary fee, if a contracted specialist is not available to provide your care.

You may also contact the specialist's office prior to an elective procedure. They can tell you whether the physician is contracted with your plan. If the physician is not contracted, they can give you an idea of how much the bill might be and how much of it your plan usually pays. They can also work out payment plans and help you deal with the insurance plan. Your primary physician or surgeon can put you in touch with any of the physicians with whom you need to speak.

Hospitals and surgery centers may also know which physicians are contracted, or they can put you in touch with the specialists' offices so that you can obtain the information you need directly from them.

If you have any questions concerning anesthesia billing, please call Group Anesthesia Services at (408) 354-2114.