



## IMPORTANT INSURANCE TIPS

WE WOULD LIKE TO REMIND YOU OF THESE IMPORTANT TIPS TO ENSURE TIMELY CLAIM PROCESSING:

- 1.) EVERY YEAR, YOUR INSURANCE CARRIER WILL REQUEST COB INFORMATION (I.E. OTHER INSURANCE APPLICABLE?). YOU MUST RESPOND TO THIS NOTICE ON A YEARLY BASIS TO AVOID CLAIM REJECTS.
2. IF YOU AND YOUR FAMILY ARE COVERED BY TWO INSURANCES, WE WILL BILL THE SEONDARY PAYOR AS A COURTESY. IT IS YOUR RESPONSIBILITY TO FURNISH THE SECONDARY INSURANCE WITH THE PRIMARY PAYOR'S EXPLANTION OF BENEFITS (EOB) AS REQUIRED.
- 3 NEWBORNS MUST BE ADDED TO THE POLICY WITHIN 30 DAYS OF BIRTH. A BIRTH CERTIFICATE IS REQUIRED TO COMPLETE ENROLLMENT. PLEASE FURNISH THIS INFO TO YOUR CARRIER AS SOON AS POSSIBLE.
- 4 IF PCP (PRIMARY CARE PHYSICIAN) SELECTION IS REQUIRED UNDER YOUR PLAN, PLEASE BE SURE TO DO SO TO AVOID REDUCTION OF BENEFITS PAYABLE. *Note: This should be done at the same time of enrollment to ensure selection is made in accordance with the effective date of insurance.*
- 5 KNOW YOUR BENEFITS, I.E. DEDUCTIBLE/COPAYS, COINSURANCE AND BENEFITS LIMITS. BE SURE TO INQUIRE ABOUT WELL CARE (I.E. CHECKUPS AND IMMUNIZATIONS).

**\*\*\*\*WELL CARE BENEFITS ARE LIMITED ON MANY PLANS\*\*\*\***

- 6 IF YOUR PLAN REQUIRES REFERRALS, THIS MUST BE DONE PRIOR TO THE ENCOUNTER AT THE SPECIALIST'S OFFICE OR RENDERING FACILITY. PLEASE ASK FOR THE REFERRAL AT LEAST 1 WEEK PRIOR TO APPOINTMENT. *Note: Some referrals require preauthorization, which may take a day or two.*
- 7 MOST IMPORTANTLY, BE SURE WE HAVE YOUR FAMILY'S CURRENT INSURANCE INFO ON FILE. WE WILL REQUEST TO SEE YOUR INSURANCE CARD REGULARLY, PLEASE BRING YOUR CARD TO EVERY VISIT AND BE PREPARED TO PRESENT IT AT OUR REQUEST.