**LECOM ENGLEWOOD**
**FAMILY PRACTICE AND PODIATRY PRACTICE**

2828 S. McCall Road, Suite 21, Englewood, FL 34224
Phone (941) 290-5111 · Medical records fax (941) 473-3583

# Things to remember

A few things that help every visit go smoothly.

**Thing one: 15 minutes early every appointment, every time**

There is always something to sign and confirm at check-in, even if you checked in online. We need to get you back to the room and ready to see the doctor, and that takes time. Your appointment time is with your provider, and that 15 minutes gives us time to update information, take vitals, welcome you to your visit and ask a few questions. Please do not ask for an exception to this.

**Thing two: know your insurance**

Insurance is tricky, and we do our best, but we focus on your healthcare and ask that you know your insurance so there are no surprises. Insurance will never guarantee coverage until they get a claim and review it, so please be aware of that nuance. Also, check for out-of-network benefits, in-network benefits, deductibles, copays for specialists and co-insurance.

## Insurance and your visit

**Verify your coverage:** Your insurance policy is a contract between you and your insurance plan. We strongly recommend contacting your insurance company before your visit to confirm your specific benefits and ensure your FDHS provider is **in-network**.

**Bring your ID:** Please bring your current **insurance card(s)** and a **photo ID** to every appointment. This ensures we have the most up-to-date information to submit claims on your behalf.

**Accepted insurance plans:** While we participate with many insurance plans, coverage can vary by specific plan and location.

## Current list of accepted insurances

**Commercial plans**

- Aetna
- Blue Cross Blue Shield
- Cigna
- Multiplan and PHCS
- First Health
- UnitedHealthcare

**Medicare / government plans**

- Railroad Medicare
- Traditional Medicare
- Tricare

**Medicare Advantage plans**

- Aetna
- HealthSpring (formerly Cigna)
- UnitedHealthcare (including Dual Complete)
- WellMed

**Medicare patients**

As providers who participate in Medicare, we will file claims for you. As per Medicare's guidelines, you will be responsible for a 20% co-insurance once you have met your annual deductible. We will also file with your secondary insurance plan unless you inform us that you do not want us to.

**Referral and pre-authorization**

If your insurance plan requires a referral or pre-authorization before your visit or treatment, please confirm that your insurance provider or primary care physician has fulfilled the necessary requirements before your appointment. If not, you may be responsible for the entire cost of the visit or procedure.

**Out-of-network and non-covered services**

If we do not participate with your insurance, you are responsible for charges at the time of service. We will still prepare and send an unassigned claim to your insurance company so it can reimburse you directly. If a service is deemed "non-covered" by your plan, you will be responsible for the full charge upon receiving our statement.

**Patient financial responsibility**

Patients are responsible for paying co-pays, co-insurance and deductible payments. For your convenience, we accept most major credit cards and checks.

**Effective January 1, 2020, we will no longer accept self-pay patients.**

**LECOM Englewood Family Practice does not accept auto accident related claims.**