

## Out-of-Network

Miguel A Arenas, MD PC believes care is best provided when providers and health plans work in unison in our community. Miguel A Arenas, MD PC has maintained strong relationships with health plans in Tucson. While the majority of health plans offer competitive contracts, still, a relatively small number of health plans do not. In these situations, we make every attempt to negotiate in good faith, but we are ultimately at the mercy of the health plan to either accept their contract or go “out-of-network”. We take going out-of-network very seriously.

In the event we cannot accept a health plan’s contract due to rates that are not in today’s dollars, we have established an Out-of-Network policy to allow us to continue to attract physicians to our community.

The Out-of-Network Policy applies to the following health plan(s). If your health plan is listed below, please refer to our website for important information specific to your plan.

CIGNA (AFTER SEPTEMBER 10, 2018)

### Out of Network Policy

If your health plan is listed above, please know we do not have a contract with your health plan after the date shown but we promise to do everything possible to be of assistance.

Our Promise –

- We will discount our fees by 35% as a Community Rate.
- We will still bill the health plan directly as a courtesy to our patients.
- We will continue to accept 100% of Medicare on behalf of our Medicare Advantage patients.
- We will apply all payments from your health plan directly to your account.

If you receive a statement from your health plan leaving you a balance, please call us!

- We can provide a prompt pay discount of 20% on remaining balances if paid in full within 30 days.
- We can assist you over the phone to obtain a credit card thru Care Credit (if needed) to transfer your balances...and you still qualify you for the additional 20% discount.
- We can help you request your health plan to reprocess your claim as In-Network. This may reduce your deductible. We will credit your account for any difference.
- As with all medical care, you are ultimately responsible for any amounts not paid by your health plan. Should you still need assistance, we can offer an affordable payment plan.

We do value your trust to continue to be your Gastroenterologist provider of choice.