



### **Insurances We Participate With**

Below is a partial list of insurances that we participate with. This is meant to be a point of reference only and is not a guarantee of coverage or participation. Coverage and participation can only be determined by your insurance carrier. Please contact your insurance carrier prior to your appointment for participation and coverage details. Prior approval or a referral may be required.

- Anthem
- Anthem Healthkeepers
- Medicare
- Humana
- Secure Horizons
- United Healthcare
- Aetna
- Cigna
- Coventry
- AARP

This list is not meant to be all inclusive. If your insurance carrier is not listed, we will be happy to file your claim for you as a courtesy.

### **Insurance Co-Pays**

Most insurance plans require patients to make a co-payment at the time of their visit. All co-pays will be collected at the time the patient is checked in. Please come prepared to pay your co-pay at the time of service.

### **Insurance Deductibles**

Many insurance plans have separate deductibles that apply for surgical procedures, labs, and pathology tests. Wart removal, injections, and destruction of skin lesions are considered surgical procedures by insurance carriers and deductibles can apply. Patients are usually required to pay their deductible portion at the time of service. Please contact your insurance carrier if you have questions about whether a deductible will apply.

### **Lab Tests and Fees**

Depending on your insurance plan and medical condition, lab test fees may or may not be covered. Be sure to get the facts about labs test coverage from your insurance carrier prior to your appointment and pass that information along to the office staff so that we may better serve you.

### **Pathologies sent to an Outside lab**

Depending on your medical condition, the physician may deem it necessary to send pathology to a third party laboratory for further testing and diagnosis. If this is done, we do send your insurance information along with the pathology. This third party lab does their own billing, so you will receive a statement from them for the lab work. Should you have any questions, we will do our best to assist you in finding the answers, which may include having you contact the lab directly. Please do not hesitate to call us with any questions or concerns.

### **Payment Options**

We accept checks, cash or credit cards. We also offer a flexible payment plan. Please see our Financial Coordinator for details.

### **Financing Options**

CareCredit is here to help you pay for treatments and procedures your insurance doesn't cover. They offer No Interest\* and low monthly payment options, no up-front costs, no pre-payment penalties and no annual fees so you can get what you want when you want it.

CareCredit is accepted by over 100,000 providers and is the nation's leading patient financing program. For more information, visit [www.carecredit.com](http://www.carecredit.com) or contact our office.

### **Facilities and Equipment**

At New River Dermatology you will find modern, up to date facilities with wide hallways, and large exam rooms equipped with state of the art examination tables and surgical chairs. Everything has been designed so that patients are comfortable and so the patient flow is highly efficient.

In addition to outstanding facilities, New River Dermatology functions as a teaching facility affiliated with Montgomery Regional Hospital and The Virginia College of Osteopathic Medicine.