

2023 Insurance Updates and What They Means For You as Our Patient

Please know that we keep the most updated list of insurances we participate with on our website www.dr tangoren.com. *If you have a change in your insurance carrier please notify the office prior to your appointment.* This will prevent you from visiting our office and possibly having to reschedule. We recommend you call the office any time your insurance coverage changes to verify that we participate not only with your insurer, but also with your particular plan. Also, please call if you have concerns regarding any of the changes listed below and how they will affect your eligibility for care in our office.

A new year means a reset to everyone's deductibles. Please remember that we do collect the amounts going towards your deductible during your visit with us.

A few changes:

United Healthcare Empire Patients

- As of May 2022 the office is no longer contracted with the United Health Care Empire Plan
 - Patients may elect to be self-pay. You will receive an estimate for the cost of your upcoming visits, but please be aware that additional services (biopsies, treatments, surgeries) will increase costs. You may submit your payments to United Health Care for reimbursement at out of network rates, but we cannot guarantee United Healthcare Empire will reimburse you
 - If you transfer to an in- network physician we will provide your new dermatologist with a copy of your medical record upon receipt of a signed and dated Release of Information form (the form can be found on our website)

Wellcare

- If you are currently a patient covered by Wellcare please be advised that as of January 1, 2023 Wellcare had terminated their contract with the local Health Alliance Physicians Organization Group, and therefore, has terminated their contract with us. Appointments scheduled for Wellcare patients after January 1, 2023 will be cancelled. We are not permitted to enter into private-pay contracts with Medicare beneficiaries and therefore we will be unable to provide your care going forward.
- Open enrollment for Medicare Advantage plans for 2023 takes place October 15th through December 22nd. If you are looking for Medicare Advantage plans we participate with, they can be [found here](#).

Commercial Insurance Primary and traditional Medicaid as Secondary Coverage

- If you have a commercial insurance carrier as your primary coverage and Medicaid as Secondary coverage and you are a current patient, you have the option of continuing care with the practice if you wish to be private-pay/self-pay for the Medicaid portion of your costs. This is not required, but is offered as an option. Some carrier restrictions may apply. Please call the office to discuss this option.
- As we do not participate with Medicaid, any prescriptions sent by our providers will not be covered by Medicaid.
- Anything after your primary commercial insurance carrier will be your responsibility for payment.

Medicaid or Medicaid Managed Care Plans (Fidelis, Healthy New York, Blue Essentials, ect.)

- We do not participate with Medicaid, and therefore, we do not participate with any of the Medicaid Managed Care Plans.
- Although you could receive care here under a private-pay/self-pay agreement, we discourage this option as prescriptions we write for you will not be covered by Medicaid. Under certain circumstances, we will enter into a mutual and voluntary private-pay (self-pay) agreement with you prior to the rendering of any care.
- If you will be covered by one of these plans in 2023, please call the billing office and we can discuss your best options for further care. 315-424-1430

Commercial Insurance Plans

- You may refer to our website for the carriers we participate with. If your insurance is changing, we strongly encourage you to call the office and verify that we participate not only with your insurer, but also with your particular plan.
- Please notify the office of any ID changes or carrier changes ahead of your appointment even if we are still in-network

If you have questions about any of these changes please contact the office at 315-424-1430.