

# Insurance Frequent Questions and Answers

## Questions

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## Where can I find what insurances, the office participates with?

Please know that we update the website on a regular basis for list of insurances we participate with on our website [www.drtangoren.com](http://www.drtangoren.com). If you do not see your insurance carrier listed or have further questions, please call the office or message billing through your patient portal.

## Do I need to notify the office of a change of insurance?

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. This will prevent you from visiting our office and possibly having to reschedule.

## What am I financial responsible for at the office?

Patients are responsible for any copay, co-insurances, deductibles, cosmetic procedures, and services that the insurance company may deem not-medically necessary, and/or a non-covered benefit. A new year means a reset to everyone's deductibles. Please remember that we do collect the patient responsibility for services that are scheduled at time of check-in (additional services will be billed for patients with insurance coverage). Self-pay patients are responsible for all services at time of service.

## Can I still be seen if I have an insurance the practice does participate with?

Most out of net-work insurance carriers will allow you to be seen by our office with a few exceptions.

- **WellCare** patients. 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.
- **United Health Care Empire (NYSHIP)** can be seen as a self-pay patient. We will send the claim to United Health Care Empire on your behalf.
- **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.

### What if I have a Medicaid Managed Care Plan? (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.
- As we do not participate with Medicaid, any prescriptions sent by our providers will not be covered by Medicaid.
- If you will be covered by one of these plans in 2024, please call the billing office and we can discuss your best options for further care. 315-424-1430

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