

THE REAL DEAL

INSURANCE AND YOUR MEDICAL CENTER

It is well known that the Medical Center participates with Medicare and accepts assignment (we agree to accept the Medicare fee schedule). This includes Medicare Advantage plans that are private fee for service (PFFS) and that pay the Medicare fee schedule, but it does not include HMOs. We hope the following will answer questions for those who do not have Medicare:

Q: Can I use the Medical Center if I have insurance other than Medicare?

A: Yes, any resident can use the Medical Center. If possible, your bill will be processed electronically to your insurance company. Certain numbers on your insurance card will tell us that your insurer allows us to bill electronically.

Q: What happens if the insurance company cannot be billed electronically?

A: We will provide you with a paper claim form that you can send to your insurance company to be reimbursed.

Q: Which non-Medicare plans does the Medical Center participate with?

A: We participate with Blue Cross/Blue Shield of Maryland and D.C., GEHA, and Tricare.

Q: What does “participate” mean?

A: It means we accept their fee schedule and guidelines.

Q: What determines the amount the Medical Center will charge people who are insured under a plan that the Medical Center doesn't participate with?

A: The Medical Center will charge you the equivalent of the Medicare fee schedule. However, reimbursement to you from your insurance company will vary depending on your insurance coverage.

Q: Why doesn't Leisure World participate or become a preferred provider with other insurance plans?

A: Our physicians would have to agree to see any patient who is signed up for the plan, including individuals who do not live in Leisure World.

Q: What if I belong to an HMO?

A: If you are in an HMO, you **MUST** use your HMO in order to have your services covered.

Q: What are examples of non-covered services?

A: Services not paid for by insurance companies or Medicare usually include routine foot care, refraction (for the eyes), and cosmetic procedures.

Q: If I don't have a primary care doctor at the Medical Center, can I still use other services that are offered?

A: All of the specialists will see patients referred by any doctor. Additionally, we offer Holter Monitor (24-hour EKG), bone density study (Dexascan), Pharmacy and Dental services, and Microdermabrasion (cosmetic removal of fine lines and wrinkles). The social workers and Lifeline coordinator also have offices in the Medical Center.

Q: What form of payment does the Medical Center accept?

A: The Center accepts cash, check, Visa, and MasterCard.

When considering the selection of your health care providers, the convenient location of the Center and the board certified physicians on staff offer a distinct advantage to the residents of Leisure World. Additional information may be obtained by calling the Center and speaking to the Administrator or Billing Supervisor. They may also be reached by email at gbronaugh@LWMC.com or npryor@LWMC.com.