

## IMPORTANT INSURANCE INFORMATION

Dear Valued Patient,

## Did you know?

Many providers on your day of surgery will be billed to your insurance as out-of-network. If you choose a surgeon and facility that are in-network, there is a benefit provision on most policies which will allow claims to be processed under your in-network benefit.

Examples of Providers who may be out of network: Anesthesiologist, Radiologist, Intraoperative Neuromonitoring, Physical Therapist, Hospitalist Physician, and other healthcare providers.

To get your out-of-network claims processed under your in-network benefits, simply call or write a letter to your insurance carrier stating the following:

"I am requesting you to process my out-of-network claims under my in-network benefits as my facility and surgeon were in-network."

In some cases your out-of-network deductible may be significantly higher than your in-network deductible. This simple phone call or letter could help you to minimize your out of pocket costs.