

## Important Information

### **You and Your Insurance - Know Your Coverage**

There is an old saying that the only thing certain in life is change - and that certainly has been the case in the insurance industry over the last year. We have asked you to understand your particular coverage and to be ready to speak to what your particular needs are when you are here for your appointment.

Hardly a day goes by that a patient doesn't say to us, "how did you not know that my insurance wouldn't pay for this test/prescription/procedure?" The simple answer is that we do not have any access to your particular plan. In addition, it is important for you to understand that each insurance company offers a variety of plans that provide a variety of coverage options; for example, there are hundreds of different plan options within Blue Cross. It is impossible for us to be aware of your particular plans details. That is why we need you to read and educate yourself about your coverage, and please note that coverage can change from year to year. For example, a birth control pill that was covered last year may not be covered this year.

We want you to get the most out of your plan and avoid unnecessary out of pocket expenses. Your doctor's priority is your health and well-being; so please discuss your concerns with your doctor so that, together, you can make a care plan that meets your needs.