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July 26th 2022

Dear Patient,

We would like to inform you of a significant step for our practice that will take place in the next few weeks. By **August 1st 2022**, we will **temporarily be out of network** with the following **INSURANCE PLANS**.

Payer name
Aetna
Aetna - Medicare Advantage
Alliant
Ambetter
Beech Street
Blue Cross HMO
Blue Cross PPO
CareSource - Medicare Advantage
CareSource Marketplace
Cigna
Cigna Health Spring - Medicare Advantage
Clover Health - Medicare Advantage
Coventry
Georgia Health Advantage
Humana
Humana - Medicare Advantage
Lifewell PPO
Positive Healthcare
Pruitt Health - Medicare Advantage
Sonder Health - Medicare Advantage
Tricare Prime HMO
Tricare Standard PPO
United Healthcare
Veterans Administration
WellCare - Medicare Advantage
Veterans Administration
WellCare - Medicare Advantage
Multiplan/PHCS



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There are three important outcomes of these changes:

1. Our practice remains open to patients with all types of plans that allow choice of provider (PPOs), in addition to patients who choose to receive care outside of their plan (HMOs). We certainly hope to continue to provide care for all of our patients.
2. We are reducing our fees in an effort to make it possible for most patients to continue with us through this transition time period.
3. We will reschedule some elective patient appointments and testing until we are in network.

We will continue to file your insurance claims and accept payments directly from carriers (as non-network providers). The deductible and coinsurance are your responsibilities, although in many cases your total out-of-pocket amounts may not change or may be less because our fee structure will be reduced.

Because non-network providers are not contracted to accept office copays, some patients may pay somewhat higher fees for office visits until their deductibles are met. We will bill this rather than collect up front.

Some patients may opt for our self pay rates which are very competitive and do not require any insurance delays.

We have revised and printed out our policies and procedures for cases of financial hardship. There are several ways in which we can work with patients in these circumstances. Please contact **OUR FINANCIAL COORDINATOR (Lindsey@ 470-407-3339)** to discuss specifics.

These changes are due to some unforeseen circumstances, and we are working diligently to get back in network with these plans to continue to render care to you. Our website will update as we get back into network with these plans.

We recognize that individual benefit plans and circumstances differ and that questions will remain. We ask that you direct your questions to our **PATIENT ACCOUNTS DEPARTMENT (Lindsey@ 470-407-3339)**, who will be happy to assist you.

Our team will as always remain available to you by phone, E-mail and the patient portal to answer any questions or concerns.

Thank you for continuing to entrust your care to **NSC CARDIOLOGY Inc.**

Sincerely,

Narendra Singh MD