



## Health Insurance Utilization Information

*Exceptional Medical Care... At Your Convenience*

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**Executive Healthcare Services** functions as an "out-of-network" health care provider. However, your health insurance will still be utilized for reimbursement of our charges, except with Medicare.

Almost all health insurers provide "out-of-network" benefits to their members. The reimbursement rates vary depending on how your particular plan is set up. Some insurers, but not all, require you to first meet an "out-of-network," out-of-pocket deductible. This amount also varies among insurers. EHS clients are strongly advised to review their insurance paperwork or call their insurers to educate themselves on the details of their "out-of-network" benefits and rates of reimbursement.

EHS fees for all face-to-face follow-up and problem-oriented visits have been reduced to ~ 80% of those typical for our area. These fees more approximate local insurers' "allowable" charges--what they are willing to reimburse for a specific service. After your visits, we will submit a claim to your insurance on your behalf. The credit card held on file for your account will be processed for the total charges due, and your insurer will then either apply their allowed amount toward your deductible or directly reimburse you at their "out-of-network" reimbursement rate.

It is important to understand that as an out of network provider, once we have filed a claim on your behalf, we do not receive any correspondence from your insurance company. Denials for some services are possible; however, if you are having any trouble in receiving reimbursements, if you are not receiving an explanation of benefits regarding each visit, or if your policy changes in any way, please notify the office as soon as possible. Each insurance company has a different time limitation for filing claims, and corrections, and claims will not be reprocessed after that time.

If you have a Flexible Spending Account, a Medical Savings Account (MSA), or meet requirements for a Health Savings Account (HSA), your out-of-pocket costs for office visits and exams at EHS can often be paid with pre-tax dollars, as they will be considered "non-covered medical expenses." Please discuss this with your accountant, HR director, or the person managing your health insurance account.

Please note you can still see "in-network" specialists and consultants, covered by your insurance, even if you are referred to them through EHS. When we are setting up appointments on your behalf, we will always attempt to refer you to a specialist that is in-network. In the event that we are unable to do so, we will inform you prior to your appointment. To ensure that we are always able to determine if a provider accepts your plan, if your insurance changes in any way, please be sure to forward this information to us as soon as possible.

I acknowledge that I have read and understand the EHS utilization information notice. I am aware that services rendered will be out-of-network with my insurance plan, and that I am responsible for all charges due. I further understand that I am responsible for informing EHS of any issues I have with reimbursements, as well as any changes to my insurance policy.

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Client Signature

\_\_\_\_\_  
Client Name (printed)

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Date