

Does Our Office Take YOUR Insurance?

Seth A. Biser, M.D., P.C. • Fleetwood Ophthalmology • 654 Gramatan Ave., Fleetwood NY 10552

Does our office take your specific insurance plan?

Follow these 3 Steps to find out.

STEP 1. Your insurer must be on this list	STEP 2. We DO NOT take these SPECIFIC PLANS	STEP 3. Look below to see if further action is needed. If BLANK, assume we ACCEPT your insurance. Download our "New Patient Packet."
1199	We DO NOT TAKE Benestream	
Aetna	We DO NOT TAKE Better Health	
Anthem / BCBS / Empire BCBS	We DO NOT TAKE Essential Plan, Health Plus, or MediBlue Dual Advantage Select (SNP) . If you have Horizon BCBS (NJ): we take PPO plans but we do NOT take HMO plans.	
Cigna		
Magnacare		
MediCARE		See NEXT PAGE for MEDICARE Plans
MVP	We DO NOT TAKE MVP Medicaid, Harmonious Health Care, or Essential Plan	
Nippon		
Oxford	We DO NOT TAKE Health Plus	
POMCO (see UMR)		
United Healthcare / NYS Empire	We DO NOT TAKE Community Plan	If you have a United Healthcare Medicare Plan, see bottom of NEXT PAGE. Otherwise, assume we accept your insurance.
UMR		

Here are additional plans we do NOT accept. (We do not participate with Medicaid plans or with Medicaid HMOs.)

Affinity	Comprehealth (<i>Emblem</i>)	Harmonious Health Care (<i>MVP</i>)	MediBlue Dual Advantage Select (SNP)
Atlantis	Enhanced Care (<i>Emblem</i>)	HARP	Metro Plus
Better Health (<i>Aetna</i>)	Emblem (<i>for New Patients at our practice, we do not take Emblem</i>)	Health First	MVP Medicaid
Benestream (<i>1199</i>)	Essential Plan (<i>Emblem / BCBS / UHC</i>)	Health Plus (<i>BCBS</i>)	NYS Benefit
Child Health Plus (<i>Emblem</i>)	Family Health Plus	Medicaid (traditional)	WellCare
Community Plan (<i>UHC</i>)	Fidelis		
	First Health		
Oscar			
"Multiplan / PHCS" Cards (these plans often say we are in-network, but we have checked this out thoroughly, and we are not)			

For reference, this is the NYS Medicaid "Benefit" card:





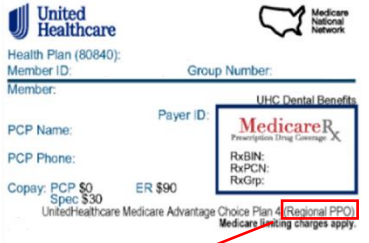
Even if we do not take your insurance plan, you can still see us by signing our "Self-Pay Agreement Form."

SEE NEXT PAGE for MEDICARE →



Medicare Plans.

We take most types of Medicare plans, but we DO NOT TAKE PLANS THAT INCLUDE MEDICAID.

PLANS WE ACCEPT:

	<h4>Traditional Medicare</h4> <p>Patients who have Traditional Medicare only, <u>without</u> a supplemental plan, must pay 20% of each doctor's bill out-of-pocket. This 20% is called "coinsurance."</p> <p>We also accept secondary or "supplemental" plans from insurers such as AARP, United Healthcare, etc. We do NOT accept Medicaid as secondary insurance.</p>
 <p>Medicare Advantage</p>	<h4>Most "MEDICARE ADVANTAGE" Plans</h4> <p>If even <u>one</u> of your insurance cards is a plastic card that says "Medicare Advantage," then you are enrolled in a Medicare Advantage plan. These cards also list the INSURER'S name (Aetna, BCBS, etc.)</p> <p>We DO NOT take Medicare-Medicaid plans such as Mediblu Dual Advantage SNP.</p>
 <p>(Regional PPO)</p>	<h4>United Healthcare Medicare Advantage R-PPO and L-PPO</h4> <p>We are not "in-network" with the Regional PPO and Local PPO plans from United Healthcare. However, patients can still see us after signing our "UHC L-PPO and R-PPO Agreement Form."</p>

PLANS WE DO NOT ACCEPT:

 <p>Provider: Dual Member Cost Share should be billed to member's Medicaid</p>	<h4>Medicare-Medicaid "Advantage" Plans</h4> <p>We do not accept plans such as Empire MediBlue Dual Advantage Select HMO, or any other plans for dual-eligible patients such as those with the term "SNP" in the title.</p>
	<h4>Medicaid / NYS Benefit Card</h4> <p>We do not accept Medicaid plans as secondary insurance for Medicare.</p>