

# **SPECIAL NOTICE REGARDING** **HEALTH INSURANCE/MANAGED** **CARE**

We are writing this notice to let you know about future changes regarding our participation with managed care organizations, and to explain the reasons behind these changes. As you all are aware, dealing with the managed care organizations has never been easy or pleasant, but over the past few years we are finding that our dealings with them are significantly affecting our ability to practice good medicine. The various companies limit which labs we can perform in the office, limit necessary procedures we can provide to your children, limit what vaccines and other medications we can supply to your children, and limit which specialists we can refer to.

While over the last eight years the costs of our malpractice insurance premiums, health insurance premiums for our staff, and medical supplies have risen dramatically, the reimbursements from your insurance companies have either decreased or remained flat. It is not unusual for your insurance companies to tell us they simply will not negotiate with us. We are in an impossible situation. We refuse to compromise the excellent and available care we feel we provide to your children. Our only recourse is to drop out of the plans that refuse to negotiate a fair contract.

We understand the position this puts our patients in. We will try to give you as much notice as we can when we drop participation with a particular plan, **We will go out of our way to help you continue with Chestnut Ridge Pediatrics.** We care deeply about your children and the relationships we have developed with your family over the years.

## **Important advice as these changes evolve:**

1. Check with Rose and Georgine in the billing office at your open enrollment time to see what insurance companies we plan on staying with for the upcoming year.
2. Make sure your insurance plan provides **out-of-network benefits** so that you can continue to come to us. ***We will offer a 30% discount to everyone paying in full at the time of service.*** We can also offer payment over time via monthly credit card billing.
3. Check with your employer about health-savings accounts or medical-savings accounts, which allow you to use the doctors of your choice.