**University Internal Medicine & Diabetes Associates**

Washington University Clinical Associates

***To Our Patients:***

If you are experiencing a **life-threatening emergency,** please dial 9-1-1. If experiencing **non-life threatening** (urgent care), contact our office to be scheduled for the next available appointment. If needing assistance outside regular business hours, call 314-333-4100, follow the prompt, and our After Hours Exchange team will contact your physician for further instruction.

**Good health** for all patients begins with preventive services. Preventive services are visits for annual wellness, immunizations, flu shots, tests and screenings,and other services to remain healthy. Most insurance plans must overset preventive services - like shots and screenings (For example, depending on your age, you may have access to no-cost preventive services such as blood pressure checks, mammograms, diabetes, and cholesterol test). UIMDA's physicians and staff provide preventive services based on the guidelines of the American Medical Association (AMA), so when scheduling appointments, indicate what type of services are needed: preventive or a problem (sick) visit.

We will ***advocate*** for our patients by contacting the insurance carrier to assist in clarifying the plan coverage. Keep in mind, there may be times that you need a visit that does not fall under preventive services, but is a problem(sick) visit, and your insurance plan may charge a fee if:

* ***Out-of-network providers*:** These services are covered only when delivered by a doctor or other provider in your plan’s network. Your insurance plan may allow you to receive these services from an out-of-network provider but may charge you a fee.
* ***Office visit fees:*** Be aware that your insurance plan can require you to pay a cost for the office visit if the preventive service is not the primary purpose of your visit.
* ***Grandfathered plans:*** If your insurance plan is “[grandfathered](https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/),” benefits may not be available.
* ***Other charges*** may occur: co-payment, coinsurance, or deductible amounts you must pay before your insurance plan pays for services; payment is due at the time of visit.

We ***value*** your time and wish to make the most of each appointment by addressing additional problems during your visit. Doing so may prevent scheduling another visit and charges.

Services listed below may be provided and billed in addition to preventative services:

· The provider evaluates more than a minor problem

· The provider orders additional testing for a problem

· Providing any medical treatment in the office

· The provider orders additional lab testing

· The provider prescribes new medications for a problem (If extra time is needed to address additional health concerns or perform procedures, your provider may request that you return for a follow-up visit).

***Please note:*** Our office prefers to keep patients informed of any services that may require payment. Our office will bill your health plan based on the services provided. Feel free to ask any questions about services that may not be paid for by your health plan. It is our pleasure to help.

Sincerely,

*The Providers and Staff of University Internal Medicine & Diabetes Associates*