

INSURANCE PLAN INFORMATION



Before your visit, **please call your insurance company** to make sure **Intercoastal Medical Group (IMG)** is in your network. *IMG accepts the insurance plans listed below**

COMMERCIAL PLANS	MEDICARE (TRADITIONAL)	MEDICARE ADVANTAGE
• Aetna • AvMed • Beech Street Network • Blue Cross Blue Shield of Florida • Cigna • Evolutions • First Health • Gulf Coast Select • Humana • Multiplan / PHCS • UnitedHealthcare	• Medicare • Railroad Medicare	• AARP Medicare Advantage PPO • AARP Medicare Advantage HMO • AARP Medicare Advantage HMO-POS • Humana PPO / PFFS • UHC Medicare Advantage PPO • UHC Medicare Advantage HMO • UHC Medicare Advantage HMO-POS

*IMPORTANT INFORMATION ABOUT AETNA MEDICARE ADVANTAGE PLANS

All Aetna Medicare Advantage plans are out of network with IMG. However, there is one important exception:

- **Aetna Medicare Advantage PPO-ESA (Extended Service Area through Employer Groups)**
 - **This is the only Aetna Medicare Advantage plan accepted at IMG.**
 - Although we are technically out of network for this plan, your benefits are the same as if we were in network.
 - What this means for you:
 - You pay your standard copay at your visit.
 - IMG will bill Aetna.
 - Your cost structure does not change.
- **Aetna Medicare Advantage PPO (non-ESA)**
 - These are out of network.
 - Patients must pay Medicare rate in full at the time of service.
 - IMG will file a courtesy claim.
 - Aetna will reimburse the patient, minus any deductible, copay, or coinsurance.

GENERAL OUT-OF-NETWORK POLICY

If your plan is not listed above, it is considered out of network.

- **Out-of-network PPOs**
 - Patients must pay in full at the visit. IMG will file a claim, and any reimbursement will go directly to the patient.
- **Out-of-network HMOs**
 - IMG is not able to see patients with these plans.

*If you have questions about coverage,
please contact your insurance provider before your appointment.*