

# 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                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Aetna</li> <li>• AvMed</li> <li>• Beech Street Network</li> <li>• Blue Cross Blue Shield of Florida</li> <li>• Cigna</li> <li>• Evolutions</li> <li>• First Health</li> <li>• Gulf Coast Select</li> <li>• Humana</li> <li>• Multiplan / PHCS</li> <li>• UnitedHealthcare</li> </ul> | <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Railroad Medicare</li> </ul> | <ul style="list-style-type: none"> <li>• AARP Medicare Advantage PPO</li> <li>• AARP Medicare Advantage HMO</li> <li>• AARP Medicare Advantage HMO-POS</li> <li>• Humana PPO / PFFS</li> <li>• UHC Medicare Advantage PPO</li> <li>• UHC Medicare Advantage HMO</li> <li>• UHC Medicare Advantage HMO-POS</li> </ul> |

## \*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**
  - If your plan is not listed above, it is considered out of network. IMG is not able to see patients with out-of-network plans, unless an exception is specifically noted above. Self-pay is not available as an alternative for an out-of-network plan.
- **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.*