



## CONCERNING YOUR “OUT-OF-NETWORK” INSURANCE BENEFITS

### The Best Choice

Your doctor has chosen Digestive Health Center of Thousand Oaks (DHC) based on our ability to provide the highest quality and the safest, most technologically advanced care to address your healthcare needs. In an effort to improve their profits, many insurance companies have chosen to reimburse endoscopy centers at levels that render the centers incapable of providing you with the highest levels of care. Many refuse to pay for the newest and most technologically advanced medical devices, techniques, and even state-of-the-art anesthesia agents (i.e. Propofol). Your doctor feels that your insurance company should not dictate the quality of your medical care, thus this center has chosen not to accept their contract.

### The Rights You Are Entitled to Under Your Insurance Policy

You have paid for a health insurance policy, either personally, and/or through benefits included as part of your employment. Your insurance company has a legal contract with you that entitles you to certain rights and benefits. One of these benefits *may* be the ability to obtain services “out-of-network”. This means that a health care provider can agree to treat you without signing a contract with the insurance company. An obvious benefit of this policy is the ability for you to be treated by someone out of your home area should you need medical care. Another benefit is the ability of your physician to treat you in a medical facility that is not contracted with the insurance company, should he/she feel that it provides the best care to address your health care needs. Under the terms of their contract with you, your insurance company is obligated to pay for these services. The level of payment is dictated by the terms of your policy.

### Our Promise to You

The goal of your doctor and DHC is to provide you with the highest quality of care and the most technologically advanced treatments in spite of the unwillingness of some insurance companies to pay for these services. We are keenly aware of the potential financial burdens that this can impose upon you; therefore, please note that DHC is dedicated to remaining comparable to your in-network contracted provider rate.

DHC is not obligated by a contract with your insurance company, thus we are able to make an agreement directly with you for the services we provide. Our billing company will be happy to answer all of your questions concerning this arrangement. Furthermore, our friendly and dedicated staff will make your experience here as pleasant as possible.

### One More Note...

We know that patients and families do not remember everything... and once you receive your EOB (your insurance’s Explanation of Benefits), you may have other questions or concerns. For now, remember that when you see your charges and the insurance EOB, this is not the final resolution of your charges. A brief outline of the process is as follows:

- Insurance is billed by DHC
- Notice of insurance payment received by DHC
- Billing company will post the charges to your account
- Billing company makes adjustments or write-offs, if applicable
- Billing company calls the insurance company for explanation of benefits, if applicable
- Final billing to you with the payment posted, adjustments and balance

*This is the time when you might want to call the billing company for a detailed explanation of your bill. Please remember... insurance companies don't like for patients to go “out-of-network” so you may hear comments from them such as, “you know, they are out of network so this is why you have this bill”. Please understand that this is simply not true.*

**Note: Digestive Health Center charges will be comparable to your “in-network rate”, not the “out-of-network rate”.**

At the time of, or following your visit with us, you will receive billing statements from the following, with an explanation of their services:

- |                |  |
|----------------|--|
| 1. Facility    | Digestive Health Center of Thousand Oaks (DHC)   |
| 2. Physician   | Professional Fee for physician performing procedure  |
| 3. Anesthesia  | Professional Fee for the procedure, if applicable  |
| 4. Pathology   | Specimens taken during your procedure are sent to a pathology laboratory for processing, if applicable |
| 5. Pathologist | Professional Fee for specimen evaluation, if applicable  |

**Should you have any questions regarding your billing statements**, we have provided several contact numbers below.

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|---|---|
| Digestive Health Center’s Billing Company | RX Transcription (877) 511-9811                         |
| Anesthesia Billing Company                | Dr. LeChau (805) 578-8300 -OR- Dr. Clair (602) 298-2653 |
| Pathology                                 | TOPA (805) 373-8582 -OR- Miraca (888) 344-1160          |
| Dr. George’s Medical Office               | (805) 492-4800  |

I hereby acknowledge that I have received, read and understand the above information regarding my “Out-of-Network” Insurance Benefits.

\_\_\_\_\_  
Patient Signature

\_\_\_\_\_  
Date

3510 N. Moorpark Rd. | Suite 101  
Thousand Oaks | California 91360  
P 805.492.9000 | F 805.492.4100