

Tidewater Allergy and Asthma

INSURANCE INFORMATION

Will Insurance Cover My Visit?

The allergy office visit and testing are covered benefits under most insurance plans, but the amount of patient responsibility will vary considerably between different insurance companies and plans. **Please reach out to your insurance company for specifics about your health benefits and covered services.**

Tidewater Allergy & Asthma is in-network with most plans from the following insurance companies:

- Aetna
- Anthem
- Cigna
- Sentara
- Tricare
- United Healthcare
- Virginia Medicaid
- Medicare

Please note, insurance companies are not required to disclose to us the amounts that are covered under your specific plan and the amounts that will be patient responsibility. Therefore, it is difficult for us as the provider to determine exactly what portion of the bill will be the patient's responsibility until your insurance reviews our claim. We work hard to accurately estimate patient responsibility at the time of service, but if there is a difference between our estimate and what your insurance ultimately determines is your responsibility, we will adjust your patient statement accordingly. You may want to reach out to your insurance company directly for details about your specific plan before your visit, and we have provided a list of questions you may want to ask below. We are happy to discuss any questions you may have.

Prior to your initial visit, you may want to contact your insurance company and ask the following questions:

1. Do I need a referral for allergy and immunology services?
2. Do I have allergy and immunotherapy benefits? If so, what are they?
 - Ask about codes 95165, 95117, 95115
3. Do I have any riders on my policy for allergies or asthma?
4. If I were to be tested would it be covered?
 - Ask about codes 95004, 95024
5. Will any of my services need prior authorization?
6. What will be my patient liability?
7. Do I have a copay or coinsurance?
8. Do I have to meet a deductible on any office procedures?

For skin testing, you are billed by the method of testing (e.g., Percutaneous Testing & Intracutaneous Testing) and by the number of substances that are tested.

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