

INSURANCE

Bring your **current** insurance card and a picture ID to **every visit**. You will be asked to pay your insurance copay or any required coinsurance and deductible amount at the time of your visit. It is advisable to call us or forward your insurance information prior to your visit so we can verify your coverage.

If you do not have insurance, you will be expected to pay in full at the time of your visit. We accept cash, personal checks, VISA/MasterCard/Discover/ American Express/ Care Credit. We offer payment plans to established patients only. If you have any billing concerns, please ask to speak with either Darlene at Nouriche or Misty with Health Exec, our billing company.

Please be aware there are many services available to you at Nouriche that are not covered by insurance. Some of these are adjunctive tests, treatments or diagnostic procedures that are considered nonconventional but others are routine blood tests (ie: preop labs).

Please review the advanced beneficiary notice and **know what your insurance covers**. This is used to authorize services/labs that the doctor believes you need but the insurance company may feel otherwise (saliva tests, spectra cell tests, Medicare testing requirements, hsCRP, homocysteine levels, etc). Most insurance companies will not pay for mental health services at 100%. This includes complaints and diagnoses such as depression, anxiety, attention deficit and insomnia. Some insurance companies may not reimburse for hormone replacement treatment or testing.

Please be aware that our staff does not know what each insurance company covers. You are responsible for knowing what your insurance plan covers and does not cover and understanding your financial obligations.

Dr. Cobb participates in most commercial insurance. Below is a list of some of the insurance plans that we participate with. It is your responsibility to contact your insurance company to ensure that Dr. Cobb is a provider on your plan.

- BCBS
- Aetna
- United Healthcare
- Assurant
- Banker's Life
- Cigna
- Coventry
- Benefit Administrators
- Humana
- Gilsbar
- Golden Rule
- Great West
- PHCS
- State employee group benefits

**Just because the insurance name on your insurance card does not match one of these does not mean we do not accept your insurance. Call your insurance company to make sure.