

## INSURANCE INFORMATION

### **Accepted Insurances:**

South Shore Orthopedics accepts most major insurance plans.

*Aetna, Blue Cross Blue Shield, Cigna, Commonwealth Care Alliance, Fallon, GEHA, Harvard Pilgrim, Health Plans Inc, Humana PPO plan or supplement, Mass General Brigham, Medicare, Meritain Health, Tufts, Tricare Select & Tricare for Life, UMR, United Healthcare, Wellpoint, Wellsense*

While we try to keep this list up-to-date, insurance plans and coverage does change so always check with your health insurance for up-to-date coverage and benefits. If you have questions about whether we accept your specific health plan or need to discuss an insurance referral, please call our office at 781-337-5555

**Know your benefits:** While we are contracted with these insurance companies, we cannot guarantee the benefits within your particular plan. We advise you to check with your insurance company before your appointment to be certain there is coverage. You will be asked to sign an insurance referral waiver, allowing us to bill you directly if services are denied due to lack of a referral or coverage

## REFERRALS

**Your Responsibility:** It is essential to be familiar with the health plan coverage you've chosen. If you are not certain if your insurance requires an insurance referral to see a specialist, call your insurance company or Primary Care Provider's (PCP) office prior to your visit

\*\*An Emergency Dept or Urgent Care "referral" is NOT an insurance referral. These are only recommendations or consults to follow up with an orthopedic specialist after your urgent care visit.

**Obtain Authorization:** Most HMO plans require an insurance referral. It is your responsibility to contact your PCP for authorization and confirm a referral is in place so that the claim can be successfully processed by your insurance company. If you do not have a valid referral, your insurance may deny coverage, and you will be responsible for the cost of services.