

# Melville H. Hughes, M.D., P.C.

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## *Dermatology*

### INSURANCE AND PAYMENT INFORMATION

#### INSURANCE PROVIDER(S) ACCEPT Most Plans within the following Networks:

Aetna including 1199

Empire Blue Cross Blue Shield plans (most plans – check with your carrier)

CDPHP

Cigna

Emblem Health

Fidelis

GHI

HIP

Magnacare

Medicare

MVP – **NO ESSENTIAL PLANS**

National Health Administrators

NYSHIP (**The Empire Plan**) administered by United Healthcare

Oscar

Oxford

Pomco

UMR – any Healthquest UMR plans you must check with your carrier to see Tier you are in and if you can go out of Network as we **DO NOT** participate with Healthquest.

United Healthcare – **NO COMMUNITY Health Plan** – Medicare Advantage Plans will be processed OUT OF NETWORK with Higher Copay but will be processed and paid with patient responsible for Higher Copay.

**Patients are RESPONSIBLE if a Referral is required for their insurance plan. If they are seen without a valid referral and one was required, they will be held financially responsible for any charges pertaining to that visit if your carrier denies that visit.**

#### PAYMENT POLICY:

Our office has 3 payment options.

We accept cash, check, or credit cards with Mastercard, Visa, American Express and Discover. Co-pays are due at the time of service.

If you have a Cosmetic procedure performed or don't have insurance, payment must be made in full at the time of the visit.

**(Due to the fact that there are so many plans within the plans listed above, it is always ultimately the patient's responsibility to make sure that we are listed in your specific network prior to coming for your visit.)**