

Understanding Your Insurance

If Athens Gastroenterology Association schedules you for an endoscopy procedure, it is important that you understand your insurance and financial obligation. As a courtesy, our office will contact your insurance carrier to verify precertification and benefits. Since there are numerous insurance plans and each plan is different, we do recommend that you contact your insurance company to help better understand your individual plan.

Please read the following information below, to help understand your responsibility and the office's responsibility when a procedure is set up for you.

<u>Patient's Responsibility</u>	<u>Athens Gastro's Responsibility</u>
<ul style="list-style-type: none">▪ Contact your insurance company and notify them of the procedure you are having.▪ Does your plan require a pre-authorization for the procedure?▪ Is the facility in-network?▪ What are your benefits?▪ What is your out of pocket expense for the procedure?▪ Always get a reference number when talking to your insurance carrier.	<ul style="list-style-type: none">▪ Verify if a pre-authorization is required for the procedure.▪ Verify benefits with your insurance carrier.▪ We will notify you if any deductibles, co-payments, or deposits will be due for the procedure.

**Please understand that verification of benefits does not guarantee payment. All payments are subject to deductibles and co-insurances. You may contact our office with any questions or concerns (706) 613-1625.*

Screening Colonoscopy: Majority of Insurance Carriers have wellness plans that will pay 100% for an age appropriate screening colonoscopy. Your insurance will cover at 100% as long as no polyps or biopsies are taken throughout the procedure. However, if a polyp is removed or you have a biopsy taken, the procedure will go from screening to diagnostic. Diagnostic procedures are subject to your insurance plan and benefits.