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## Understanding Insurance

If Athens Gastroenterology Association schedules you for an endoscopy procedure, it is important that you understand your insurance policy and financial obligation. As a courtesy,, our office will contact your insurance provider 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 directly if you have question s about your individual plan.

<u>Patient's Responsibility</u>	<u>AGA's Responsibility</u>
<ul style="list-style-type: none"> <li>• Contact your insurance company and notify them of the procedure you are having.</li> <li>• Find out whether your insurance requires a pre-authorization for the procedure.</li> <li>• Find out if our facility is in-network.</li> <li>• Find out what your insurance policy does and does not pay for. This will include your out-of-pocket expense for the procedure.</li> <li>• Ensure you receive a reference number for each conversation with your insurance carrier.</li> </ul>	<ul style="list-style-type: none"> <li>• Verify if a pre-authorization is required for the procedure.</li> <li>• Verify benefits with your insurance carrier.*</li> <li>• Notify patient of any deductibles, co-payments, or deposits will be due for any procedure.</li> </ul>

\*Please understand that verification of benefits does not guarantee payment. All payments are subject to deductibles and co-insurances.

Screening Colonoscopy: Most insurance companies do pay 100% for an age-appropriate screening colonoscopy. This means that your insurance will cover 100% as long as no polyps or biopsies are taken throughout the procedure. However, if a polyp is removed or if you do have a biopsy taken, the procedure will change from a screening colonoscopy to a diagnostic colonoscopy. Diagnostic procedures often are covered differently by your insurance plan, so please be aware of these benefits.

*You may contact our office with any questions or concern at (706)-613-1625.*

Commerce  
Northridge Specialty Clinic  
209 Mercer Place  
Commerce, GA 30529

Greensboro  
Tender Care Clinic  
803 South Main Street  
Greensboro, GA 30642

Lavonia  
St. Mary's Sacred Heart  
367 Clear Creek Drive Suite 2003  
Lavonia, GA 30553

Hartwell  
Hartwell Family Practice  
229 Athens St.  
Hartwell, GA 30643