



Mid-Atlantic Headache Institute

A Center for Headache and Neurological Disorders

Marcia Ribeiro, M.D.

Patient Insurance

August 15, 2011

Dear Patient,

After careful consideration, I have made the difficult decision to discontinue my participation with insurance companies, with the exception of Medicare, Bravo and Tricare. As has been our policy, we do not accept workman's comp or accident cases. This will be effective on January 1, 2012. The increasing paperwork and decreasing reimbursements from insurance make it very difficult to manage my practice and continue to provide the type of care that I want to give to my patients.

Payment for services will be due at the time of service. Please be prepared to pay when you arrive at the office. If you do not have the payment, you will not be seen. We will accept cash, checks and Visa/Mastercard. Missed appointments will be billed at the full amount of the visit. We will be unable to honor any future appointments until the fee is paid.

We will not bill for our services as the outstanding balances create additional expense and are often difficult or impossible to collect.

After your visit, we will give you a form to submit to your insurance for reimbursement. Our fees are set as close as possible to the amount your insurance will reimburse you plus any copay you may have had to pay. We hope that your out of pocket expense will remain close to the same after the insurance company pays you directly. You should contact your insurance company prior to your appointment to determine what, if any reimbursement is available to you.

In this time when several practices are limiting their patients and collecting high up front annual fees, we feel that we can best meet the needs of our patients and the practice by adopting this new policy.

Another area which utilizes a large amount of staff time is prior authorizations. We actually have to have an additional person come in to do these. While generally these are for medications, we also spend hours on other treatments- Botox, imaging studies, etc. We will do our best to assist but you will need to take a more active role in contacting your insurance companies, finding out why the prior authorizations are needed and what criteria needs to be met for the approval.

If you have any questions, please call the office. We hope that you will continue to be a part of our practice and that we can continue to care for you.

Sincerely,

Marcia Ribeiro, M.D.