

## **Other Information about Insurances, Health Plans and Medical Benefit programs.**

- Your insurance policy is a contract between you and your insurance carrier or health plan.  
Vital Allergy and Asthma Center is not a party to that contract.
- Vital Allergy and Asthma Center Providers recommend care based on the patient's best interest which is independent of insurance coverage issues.
- Please review your policy to understand the benefits your insurance or health plan provides for physician office visits. Vital Allergy and Asthma Center provides each new patient with an insurance verification of benefits form. These are benefits that were quoted to us by your insurance company and not a guarantee of payment.
- Many Insurance companies contractually require our office to collect co-payments at the time of service. This is not an increase payment to the provider, but a reduction of amount which the insurance company pays for your services.
- Not all services are a covered benefit in all contracts.
- Patient is responsible for obtaining an authorization from their Insurance company or Primary Care Provider for their initial visit. In most cases patient will be responsible to obtain all authorizations from their Primary Care Provider. Authorization is not a guarantee of payment. Unpaid services due to no authorization are the responsibility of the patient.
- You are responsible to pay for any charges NOT covered by insurance such as deductibles, co-payments, and non-covered services at the time of your office visit. Full payment of non-covered services is expected at the time of service.

**Vital Allergy and Asthma Center, Carlos J. Vital, M.D. and Dr. Brian E. Tison have participating agreements with the following insurances and accepts new patients:**

Aetna PPO/HMO  
Blue Cross Blue Shield PPO/HMO  
CIGNA Healthcare PPO  
Coventry Health  
Galaxy Health Network  
Great West Health Plan PPO  
HealthSmart  
Medicare (Traditional)  
Memorial Hermann Healthcare Network  
National Preferred Provider Network  
United Healthcare