

The NMPG Dermatology department participates in the following managed care plans. If you are covered by one of these accepted plans, we will bill your insurance for non-cosmetic dermatology services.

You will be expected to pay at time of service:

- if you do not have a valid ID card, and we cannot verify coverage with one of our accepted plans; or
- if your insurance plan requires a referral from your primary care physician, and you come to our office without a referral; and
- for all purchased products and cosmetic procedures. Cosmetic procedures include, but are not limited to, Botox injections, chemical peels, collagen injections, laser procedures, sclerotherapy, removal of skin tags, and removal of any other benign lesion for personal and/or aesthetic reasons (not medically necessary).

The NMPG Dermatology department offers a 25% cash discount for non-cosmetic dermatology services paid in full at time of service. The discount does not apply to copays, purchased products, or cosmetic procedures.

AETNA

We participate in all Aetna non-Medicare plans, including:

- Aetna HMO, QPOS, POS, PPO, EPO, Open Access, Open Choice, Cofinity

We do not participate in any Aetna Medicare Advantage or Golden plans.

BLUE CROSS BLUE SHIELD

We participate in the following BCBS plans:

- Classic Blue HMO (Northwestern groups 467 or 466)
- HMOI Fox Valley IPA – only with written referral from Fox Valley PCP
- Blue Advantage PPO
- All BCBS PPO and EPO plans except the Blue Choice Select PPO.
- Blue Edge (high deductible PPO)
- BCBS PPO network for out-of-state BCBS PPO plans

We do not participate in other HMOI plans, Blue Perform or Blue Advantage HMO.

NMPG Dermatology does not participate in Blue Choice POS or Blue Choice Select PPO.

CIGNA

We participate in the following Cigna plans:

- All Cigna PPO and EPO plans
- Cigna Network (HMO), Network POS
- Open Access Plus

We do not participate in any Cigna Medicare Advantage plans.

We do not participate in plans Cigna now calls simply HMO, POS, HMO Open Access, POS Open Access.

These plans use the Cigna HMO network called “Select Plus” which does not include Northwestern providers.

With any Cigna HMO or POS plan, check with Cigna to make sure our doctor participates in your plan.

HUMANA

We participate in the following Humana plans:

- Humana Choice Care PPO
- Humana ChoicePOS
- Humana HMO Premier (formerly known as National HMO)
- Humana HMO Premier: Open Access

Please note: Humana PPO plans must have the ChoiceCare logo or NMPG will be out of network.
We do not participate in any Humana HMO except the new "HMO Premier".
We do not participate in the old "Premier HMO" now known as Platinum or Select HMO.
We do not participate in any Humana Gold or Medicare Advantage plans.

MEDICARE

We accept Medicare directly.
We do not participate in any Medicare managed care, Medicare Choice, or Medicare Advantage plans.

MEDICAID, ALLKIDS, Illinois Dept of Healthcare & Family Services (IDHFS)

Dermatology accepts Medicaid/IDHFS.

TRICARE

We participate in the following TriCare plans:

- TriCare Standard (US Military insurance formerly known as CHAMPUS)
- TriCare for Life (TFL) Medicare wraparound plan (Medicare primary, TriCare secondary)

We will bill TriCare plans with valid uniformed services ID cards.

Please note: If you are enrolled in TriCare from any state other than Illinois, please be sure to tell us when we take your ID card so that we will know where to send the bill.

Please be advised that we are not participating providers in TriCare Extra or TriCare Prime.

UNICARE

We participate in the following Unicare plans:

- Unicare PPO
- Unicare HMO (except Performance HMO)
- Unicare Solaura
- Healthlink (now owned by Unicare) – some employers only

If "Unicare Affiliate" appears on your HealthLink ID card, we should be in –network. If it doesn't, we will bill HealthLink if asked, but cannot guarantee we will be considered in-network.

We do not participate in Unicare's "Performance HMO", "HMO Performance" or Medicare Advantage plans.

UNITED HEALTHCARE

We accept all United HealthCare plans except Medicare and Medicaid plans and UHC's new "Core" network.

We do not participate in any UHC plan with "Core" as part of its name.

We do not participate in MedicareComplete, Secure Horizons, Evercare or Erickson plans.

OTHER NETWORK PLANS

We participate in the following PPO and EPO network plans.

- Beech Street
- ChoiceCare
- Cofinity
- CCN PPO, CCN Elect POS, CCN EpiQual
- Coventry National Network**
- First Health
- Galaxy Health Network
- Great-West PPO, POS, Open Access and HMO
- HealthLink – some employers only (see notes under Unicare)
- Managed Care Inc (MCI)

- Multiplan PPO
- Health Marketing Inc (“Super PPO”)
- HealthCare’s Finest Network (HFN)
- ppoNEXT PPO/EPO
- Preferred Network Access (PNA)
- Preferred Plan Inc (PPI) – some cards have a logo of blue circle with white triangle in center
- Private HealthCare Systems (PHCS) – “MD Plan”, PPO, EPO, POS

We do not participate in PersonalCare/Coventry plans unless labeled as FirstHealth or Coventry National Network.

Note for patients with LabOne and other restricted laboratory benefit plans:

We use Northwestern Memorial Hospital laboratory for lab work done through our office. If your insurance offers better benefits at a different laboratory (such as Lab One) you may choose not to have lab work done here. If you choose, we can give you a prescription for labs and you may go to a drawing station for the lab of your choice – be sure to tell the office staff you do not want your blood drawn or samples taken here at NMPG. If you do have lab work done through our office, you will be responsible for any laboratory charges not covered here by your insurance.

We use Northwestern University Dermatopathology as our only lab for biopsies in order to ensure accurate results. No exceptions are made for biopsies.