

**Northern Virginia Ophthalmology Associates
Out-of-Network with Carefirst
Effective 12-5-2023**

Q: I have **Carefirst FEP or Carefirst Preferred PPO** as my primary coverage, can I continue to see you?

A: Yes. Patients with Carefirst FEP or Carefirst Preferred PPO can be seen in our **Fairfax location** and the claim will be processed **in-network through Anthem**. If you prefer to have your appointment in our Falls Church or Alexandria offices, the claim will process with Carefirst and you will be a Self-pay patient at time of service.

Q: I have **Carefirst Blue Choice HMO/Open Access/Opt-out/Opt-out Plus Open Access, Advantage Blue Choice Plus, NASCO ID 423, or BlueCard Carefirst** as my primary insurance.

A: NVOA will see you as a self-pay patient, and we will notify you in advance what the estimated cost will be for your eye exam. We'll collect payment at the time of service.

Q: I am a **retired Federal employee and I have Medicare primary and Carefirst FEP as secondary**, how will my visits be covered?

A: We will ask that you pay your 20% coinsurance at the time of your appointment. We will collect your Medicare deductible at the beginning of the year. We will ask that you pay by credit card in the event we need to process a refund after the claim is paid. Medicare will process the claim for your visit, and then forward the secondary claim to your Blues Provider based on your Medicare address of record. If your Medicare address is west of Route 123, the secondary will be processed by Anthem and we receive the payment. If your Medicare address of record is east of Route 123, or in Vienna, VA or Fairfax City, Carefirst will process the claim and send the payment directly to you.

Q: I have **Medicare as my primary and Carefirst Blue Choice HMO/Open Access/Opt-out/Opt-out Plus Open Access, Advantage Blue Choice Plus or NASCO** as my secondary, how will my visits be covered?

A: We will ask that you pay your 20% coinsurance at the time of your visit, and at the beginning of the year, we will collect your Medicare deductible. We will submit your claim to Medicare and after processing, Medicare will submit the secondary

claim to Carefirst, just as they presently do. If you have out-of-network coverage Carefirst will send the secondary payment directly to you.

Q: I have **Medicare as my primary and Carefirst Preferred PPO as secondary**, how will my visits be covered?

A: All Medicare claims are in-network. Patients can be seen in our **Fairfax location** and the secondary claim will be processed **in-network through Anthem**. If you prefer to have your appointment in our Falls Church or Alexandria offices, the secondary claim will process with Carefirst and you will pay the 20% co-insurance at time of service, and at the beginning of the year, we will collect your Medicare deductible.

Q: I have **BlueCard for Anthem, Anthem Commercial or Anthem HMO**. Will my visits be processed in-network by my insurance?

A: Yes, your **BlueCard Anthem, Anthem Commercial or Anthem HMO** visits will be processed by Anthem and you may see our physicians at any of our three locations in Falls Church, Fairfax or Alexandria.

CALL OUR OFFICE IF YOU STILL HAVE QUESTIONS ABOUT YOUR INSURANCE COVERAGE! 703-534-3900. If you need to schedule or reschedule a patient appointment, select option 1. If you have questions about your in-network vs. out-of-network coverage after December 4, dial option 5 for billing. If you have surgery scheduled after December 4, you may follow-up with your surgical scheduler for next steps.

ANNOUNCEMENT: NVOA encourages payment by credit card and accepts **credit card on file**. We recommend you pay by credit card at your next visit. If you are due a refund after your insurance claim processes, we can refund directly to your card. No paper checks or snail mail necessary to get your refund back to you.