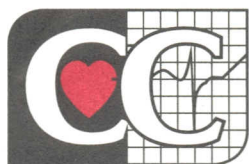


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**Cardiac
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CARDIAC CONSULTANTS, P.C.
HMO – PPO – POS POLICY

Dear Patient:

Some HMO (Health Maintenance Organization), PPO (Preferred Provider Organization), POS (Point of Service) insurances may require that you bring a REFERRAL to our office, while other plans require that your PCP (Primary Care Physician) calls in an AUTHORIZATION number prior to your visit.

They may also require Prior AUTHORIZATION for Out-Patient testing.

If you have not coordinated all services for this visit through your PCP, we will be happy to see you as scheduled. You should be aware, however, that if your insurance denies payment for failure to obtain a REFERRAL or Prior AUTHORIZATION, you will be responsible for all charges incurred.

If you would prefer to wait until you have obtained the necessary REFERRAL or AUTHORIZATION from your PCP for today's services, we will be glad to reschedule your appointment.

Sincerely,

Cardiac Consultants, P.C.

PATIENT SIGNATURE

DATE

WITNESS
CARDIAC CONSULTANT EMPLOYEE

DATE


HMOPPOPOS MANAGED CARE POLICY 042910

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