



## RVA ALLERGY INSURANCE INFORMATION

### Will Insurance Cover My Visit?

While the allergy office visit and testing are covered benefits under most insurance plans, the amount of patient responsibility will vary considerably between different insurance companies and plans. There are many insurance companies and even the major carriers have many different policies that employers can choose from for their employees.

RVA Allergy accepts:

- Anthem BCBS and HealthKeepers (not BlueChoice)
- Aetna
- Cigna (neither Connect nor SureFit)
- Optima

We do not participate with Medicaid.

Insurance companies are not required to disclose the amounts that are covered and the amounts that the patient will be responsible for to the provider of service. Therefore, it is difficult for us as the provider to determine what portion of the bill will be the patient's responsibility. You are billed for the number of substances you are tested to and by the method of testing (e.g., Percutaneous Testing & Intracutaneous Testing).

Prior to your initial visit, you may want to contact your insurance company and ask the following questions:

1. Do I have allergy and immunotherapy benefits? If so, what are they?
  - a. Ask about codes 95165, 95117, 95115
2. Do I have any riders on my policy for allergies or asthma?
3. If I were to be tested would it be covered?
  - a. Ask about codes 95004, 95024
4. Will any of my services need prior authorization?
5. What will be my patient liability?
6. Do I have a copay on the consultation?
7. Do I have to meet a deductible on any office procedures?