PAYMENT METHODS

We accept most insurance plans:

- UnitedHealthcare / UHC
- Blue Cross/Blue Shield plans including CareFirst of Maryland & Federal Employees Program(FEP)
- Cigna
- Aetna
- Tricare
- Medicare
- some Maryland Medicaid Plans:
  - Carefirst Community Plan
  - Medstar Family Choice
  - Maryland Physicians Care
  - Jai Medical Systems

Don't see your plan listed? Please contact our office to confirm coverage or discuss options.

Cash Prices Without Insurance:

$200 for first time 60 minute visit
$150 for a 30-min follow-up visit
$125 for a 20-min telemedicine visit

We also provide immigration and Aesthetic services. These visits are not processed through insurance.
Contact us for our full price list!



Dr. Rachel Gougian, DO and the team can answer most questions related to your health care needs.

For expertise with billing matters we have a contract with Revenue Consultants of Maryland.

- **To contact Billing, please call or text Shadonne at 301-276-5207**

VISIT US

6300 Baltimore Ave, Suite 1
University Park, MD, 20782

301-200-0960

877-673-1365

Se Habla Español

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PANDORAMEDICINE.COM

GUIDE TO USING YOUR INSURANCE



Health Insurance is a policy that covers a percentage of doctor's visits and hospital bills but often does not cover all expenses.

This guide can explain your benefits.

Pandora
FAMILY MEDICINE

Guide to Insurance Terminology

Network

This is the list of facilities or providers, that your health insurer has contracted with to provide health care services.
Important to contact your insurance company to find out which providers are "in-network".
If a provider is "out-of-network" it might cost you more to see them.

Co-pay

The fixed dollar amount you pay for some covered services. This amount is set by your insurance company.
i.e $20 co-pay paid prior to the visit with your doctor

Co-insurance

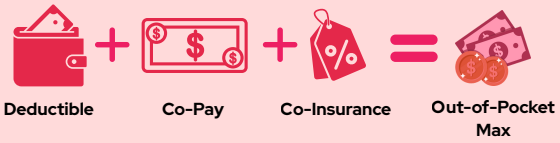
After you hit your deductible, this is the percentage of the care you owe for each visit.
For example, 80/20 means your insurance will pay 80% of the visit and you owe 20% of the visit.

Deductible

The amount you have to pay before your insurance coverage kicks in.

Out-of-Pocket Max

The most you will pay during a policy period (usually a year) for care before your insurance will begin to pay 100% of your care.
This limit includes deductibles, coinsurance, copayments, or similar charges required of an individual for qualified medical expenses.



Prior Authorizations

Sometimes the services you need require approval or prior authorization before the procedure so we know if its covered

Who sets these fees?

Your insurance carrier sets all of these fees. The practice must follow the fee set by insurance companies.

HELPFUL REMINDERS

- If you pay with insurance: be prepared to leave a credit card on file with the front desk.
- The office will collect fees for care upfront(i.e, co-pay and deductible).
  - The insurance company provides the office with some of the fees that are due prior to your visit and the front desk will ask for this before your visit starts. .
- Any other fees that are owed after the visit will be billed in a patient statement.
- A bill may come 30-90 days after your visit, due to time in the insurance cycle.
- Paying your bill when you get it helps us pay our staff on time.
- We must charge a $25 same day cancellation fee and a $50 fee for no-show/no-call patients to avoid gaps in our schedule.
- Please give at least a 24-hour notice if you need to cancel your appointment.
- Patients with multiple missed appointments may get a letter of dismissal from the practice.
- Everything (refill, referral, vaccine, lab) that requires the doctor's attention also requires a scheduled visit for official documentation and a claim submitted to insurance. No exceptions.