



August 8, 2005

Dear Patient,

This past week we have had many families ask, "How do we stay with Potomac Pediatrics?" We have two options to suggest:

1. **Switch Insurance Plans.** You can switch insurance plans at open season or discuss options with your human resources department. We are participating providers for Aetna, BlueCross/BlueShield, Cigna, Guardian, NCPPO, PHCS and many other smaller insurance companies. *Please contact our office manager for confirmation of your specific situation prior to switching.*
2. **Out-of-Network Benefits.** Continue your child's medical care with Potomac Pediatrics using your out-of-network benefits. You do have coverage to see a nonparticipating provider. Here is how it works:
  - When you come to our office for a visit, we will still collect your copay. This amount will be applied to your total bill.
  - We will then submit your insurance claim for you.
  - Your insurance company will agree to pay a percentage of the bill. This percentage varies from plan to plan, so check with your carrier. We will handle any appeals or insurance issues on your behalf.
  - Once your insurance company has adjusted the claim, you will receive a bill from us for the difference.

We have enjoyed caring for your children over the years and hope to continue to do so. Please consider these options and do not hesitate to call if you have further questions.

Sincerely,  
Potomac Pediatrics