



To our valued vein patients,

After much deliberation, our practice, Wisconsin Vein Center and Medispa has made the difficult decision to drop our insurance contracts and we will be considered “out of network” by all carriers at the end of 2024.

Over the last decade, it has become increasingly challenging to practice as an independent, “in-network” provider and continue to offer the high quality of care that we value and promise to our medical patients. We are unwilling to compromise our standard of excellence by cutting corners to conform to the restrictions that the insurance plans place on their participating providers.

As an in-network doctor I am obligated to treat my patients according to the insurance companies rules rather than according to our patients’ needs. Oftentimes our requests to perform well-accepted and indicated procedures are subject to screening by non-specialist physicians and nurses to determine whether medical indication has fulfilled a variable list of requirements. The best procedure for the individual patient may not be a benefit offered as a covered benefit by the plan. The myriad of insurance rules makes it necessary for personnel in our office to review the everchanging criteria of dozens of insurance carriers several times a year to stay up to date on the latest regulations and requirements of the insurers. There is no standard of care, no time frame for updates, and some national insurers have differing criteria that vary from state to state.

As insurance companies add more and more restrictions to their policies, including lowering already reduced reimbursement rates while the costs of business and inflation have soared in the post-covid landscape, we have reached a point where we cannot offer the same high-quality care we value under our current contracts. We have chosen to eliminate our preferred status with all insurance carriers by the end of 2024. You are still able to use your own Flexible Spending Accounts and HSA funds to pay for procedures.

Advantages of going out-of-network for patients include:

- Decision making is between the physician and the patient.
- Scheduling can be done as soon as the patient decides to proceed (no prior authorization or precertification is needed).
- The BEST choice can be made for the PATIENT, not the choice dictated by the insurer.
- Additional procedures can be performed, if needed, without additional delay.
- There is no requirement to wear graduated compression hose or meet conservative therapy requirements prior to surgery.

What this means for you:

1. We have significantly reduced our cash pay pricing for varicose vein services for those with no insurance and those choosing to come to us for self-pay non-contracted services outside of their insurance network.
2. If your insurance covers services from a non-contracted provider, we will be happy to provide you with all the necessary codes and claim forms for you to submit your services for reimbursement if you chose to do so.
3. You will be responsible for payment for procedures at the time of service.
4. You will need to read your specific insurance contract to determine if you have out of network benefits if you wish to be reimbursed by your carrier.
5. Certain carriers, like Medicare, require a Private Contract be signed prior to receiving cash pay services. This will be presented to you before your first appointment to review and agree to.

What we will do:

1. We have lowered our self-pay varicose vein rates to provide affordable excellent quality services to you.
2. We will provide you with a quote so that you will know the complete cost of your treatment and what payment is required on the day of your surgery.
3. If you have coverage that allows you to bill for out of network services, we will, *when requested*, provide a "Super Bill" and a claim form for you to submit to your carrier for reimbursement.

We would love the opportunity to review your options with you and make sure that you fully understand how this might or might not impact you. We are also available to discuss your specific treatment plan and any questions or concerns you may have.

Sincerely,

Deborah L. Manjoney, MD