

## YHDC Practice Change Frequently Asked Questions

Below please find answers to the most frequently asked questions regarding the upcoming changes to our practice model at Yag-Howard Dermatology Center (YHDC).

### **What does this change mean for Medicare patients?**

The current method of **Medicare** service, claims and submissions at YHDC will remain unchanged for the remainder of 2022. Beginning January 2023, we plan to change our Medicare status to “Non-Participating” and “No-Assignment”, which means we will still file your Medicare claims on your behalf. However, you will pay YHDC at the time of service, and Medicare will reimburse you directly. See below for information on what this means.

*Non-participating providers accept Medicare but do not agree to take assignment in all cases (they may on a case-by-case basis). This means that while non-participating providers have signed up to accept Medicare insurance, they do not accept Medicare’s approved amount for health care services as full payment.*

- o Non-participating providers can charge up to 15% more than Medicare’s approved amount for the cost of services you receive (known as the limiting charge). This means you are responsible for up to 35% (20% coinsurance + 15% limiting charge) of Medicare’s approved amount for covered services.*
- o Some states may restrict the limiting charge when you see non-participating providers. For example, New York State’s limiting charge is set at 5%, instead of 15%, for most services. For more information, contact your [State Health Insurance Assistance Program \(SHIP\)](#).*
- o If you pay the full cost of your care up front, your provider should still submit a bill to Medicare. Afterward, you should receive from Medicare a [Medicare Summary Notice \(MSN\)](#) and reimbursement for 80% of the Medicare-approved amount.*

For Medicare patients desiring more information, please refer to this link:

<https://www.medicareinteractive.org/get-answers/medicare-covered-services/outpatient-provider-services/participating-non-participating-and-opt-out-providers>

### **What does this change mean for patients with insurance?**

As of mid-April 2022, we will no longer be “In-Network” providers for traditional insurance plans. If you choose to continue receiving your medical and/or surgical care at YHDC, and you have traditional insurance (like Cigna, United Healthcare, Aetna, etc.), your insurance company will likely consider your care to be “Out-of-Network.” You will pay YHDC at the time of service, then file your claim with your insurance company. Your insurance company will reimburse you directly. To facilitate claims submissions, you will be given an itemized (coded) bill, and we will be happy to help you file your claim.



**What will your fee schedule be?**

We will be completely transparent about our direct-pay fees, which will be clearly explained on our website, [www.yhderm.com](http://www.yhderm.com), by or on March 1, 2022.

**If I choose to receive my medical and/or surgical dermatology care elsewhere, can you recommend a specific dermatologist?**

We do not have a specific dermatologist recommendation. Patients usually want a physician that matches their needs across several criteria: qualifications, availability, proximity, insurance coverage, etc. Knowing the complexity that goes with a decision on selecting a provider, we provided our patients with the full list of Collier County dermatologists. An updated list of dermatologists is included in this communication.

**Who can I contact if I have further questions?**

If you have further questions, please contact Linda, our office administrator, at [admin@yhderm.com](mailto:admin@yhderm.com).

With much gratitude:

A handwritten signature in black ink, appearing to read 'Cyndi Yag-Howard', written in a cursive style.

Cyndi Yag-Howard, MD, FAAD

CEO, Yag-Howard Dermatology Center  
President, Florida Society of Dermatology and Dermatologic Surgery  
Vice President, Women's Dermatologic Society  
Executive Committee, American Academy of Dermatology  
Board of Directors, American Academy of Dermatology  
Board of Directors, Noah Worcester Dermatological Society  
Chair, American Medical Association Dermatology Section Council

**List of Collier County Dermatologists:**