

REFERRAL INFORMATION

When selecting a Primary Care Provider (PCP) at the Family Practice Group (FPG) you become a part of the Highland Healthcare Associates Network (the Network). It is important to stay within the Network for your medical care whenever possible to facilitate patient care. However, there may be times when your PCP will refer you out-of-network. Regardless of the specialist to whom you are referred, your insurance company may require a referral be issued prior to the visit with the specialist.

- Does your health insurance policy require you to have referrals for non-PCP visits?

Generally, the rule is HMO (health maintenance organizations) policies require referrals while PPO (participating provider organizations) policies do not. However, there are exceptions to the rule. Check your individual policy.

- Are you allowed to have some services without a referral?

Even if your policy requires referrals, you may be allowed to have certain services performed without a referral. For example, some policies allow an annual eye exam without a referral.

- What if I want to go to someone outside the Network?

If your policy requires referrals for specialty care, we encourage you to use the Network and specialists list we provide to you. FPG has the authority to issue referrals within the Network. However, for out of network referrals, FPG submits the request for a referral and advocates for the patient but must wait for a final decision of coverage from the Network. This is the process for out of network referrals regardless of whether or not the specialist participates with your insurance.

Due to the added layer of authorization required for out of network referrals, it is imperative that FPG be given advanced notice to initiate the referral. Generally, out of network referral authorizations take 2-3 weeks to obtain. If you see an out of network specialist without a referral fully processed and accepted, you may be personally responsible for the specialist's fees.

- What FPG needs from you when you request a referral

Patient's insurance company name and subscriber number
Specialist's / Facility name, address, phone and specialty
Reason for visit and date of first appointment
Estimate of how many visits you will need
National Provider Identifier (NPI) number of specialist / facility