



## **Insurance Requirements**

Carefully read the information below. Synergy Bariatrics participates with many insurance carriers, however, each may have their own requirements to qualify for payment with one of our providers. However, per their instructions, a valid referral does not guarantee payment.

### **Blue Cross/Blue Shield**

**Community Blue**

**Traditional Blue**

### **Blue Cross/Blue Shield Family Health Plus**

**Community Care**

**Healthy New York**

According to your policy, an insurance referral to Dr. Joseph A. Caruana or Dr. Vishnudas Panemanglore may be required prior to your initial office consultation. A referral from your health insurance may only be requested by your primary care physician.

**\*\*\*Please note: Dr. Panemanglore does not participate with any Blue Cross/Blue Shield or Community Blue Plans. Neither surgeon can accept Senior Blue plans.**

Your policy may also require a co-payment in full at the time of service. Some contracts may have deductibles as well. Deductible amounts are not known until a bill has been submitted to your health insurance company. Deductibles must be paid to Synergy Bariatrics in full within 30 days of notification.

### **Blue Cross/Blue Shield (Outside of WNY)**

#### **Excellus**

Use the member services phone number on the back of your insurance card to obtain the pre-authorization fax number and the pre-certification phone number. Bring this information with you to your initial consultation with Dr. Caruana so that approval for surgery can be requested.

**\*\*\*Please note: Dr. Panemanglore does not participate with these insurance carriers.**

Subscribers must meet with a registered dietitian for nutritional clearance prior to your initial consultation with the surgeon. An appointment with our registered dietitian will be scheduled when you come for your initial consultation with the surgeon. This nutrition assessment appointment **is not** covered by your health insurance carrier.

Your policy may require a co-payment in full at the time of service. Some contracts may have deductibles as well. Deductible amounts are not known until a bill has been submitted to your health insurance company. Deductibles must be paid to Synergy Bariatrics in full within 30 days of notification.

*Please call if you need assistance. We appreciate your cooperation. Thank you.*

9

30 North Union Road • Suite 104 • Williamsville • New York 14221

(716) 565-3990 • (800) 535-8236

[www.SynergyBariatrics.com](http://www.SynergyBariatrics.com)



**Independent Health**

**Medisource**

**NOVA**

**RMSCO**

According to your policy, an insurance referral to Dr. Joseph A. Caruana or Dr. Vishnudas Panemanglore is required prior to your initial office consultation unless you have IHA Passport. A referral from your health insurance may only be requested by your primary care physician.

**\*\*\*Please note: Synergy Bariatrics does not participate with IHA Encompass 65 or IHA Beech Street Corporation.**

Your policy may also require a co-payment in full at the time of service. Some contracts may have deductibles as well. Deductible amounts are not known until a bill has been submitted to your health insurance company. Deductibles must be paid to Synergy Bariatrics in full within 30 days of notification.

**Univera**

**Univera Family Health Plus**

**Univera PPO**

**Buffalo Community Health**

**Univera POS**

According to your policy, an insurance referral to Dr. Joseph A. Caruana or Dr. Vishnudas Panemanglore may be required prior to your initial office consultation. A referral from your health insurance may only be requested by your primary care physician.

**\*\*\*Please note: Dr. Caruana does not participate with Senior Choice.**

**All Univera PPO** subscribers must meet with a registered dietitian for nutritional clearance prior to your initial consultation with the surgeon. An appointment with our registered dietitian will be scheduled when you come for your initial consultation with the surgeon. This nutrition assessment appointment **is not** covered by your health insurance carrier.

Your policy may require a co-payment in full at the time of service. Some contracts may have deductibles as well. Deductible amounts are not known until a bill has been submitted to your health insurance company. Deductibles must be paid to Synergy Bariatrics in full within 30 days of notification.

**Medicare**

**Medicaid**

Dr. Panemanglore now accepts Medicare or Medicaid plans if no other restrictions apply (i.e. Affiliation with Blue Cross/Blue Shield products, Medicare or Medicaid as secondary insurance to Blue Cross/Blue Shield, etc.) Patients may be responsible for a co-payment in full at the time of service. However, co-payment amounts for surgery may not be known until a bill has been submitted to the insurance company. Co-payments must be paid to Synergy Bariatrics in full within 30 days of notification.

**\*\*\*Please note: Dr. Caruana does not participate with any Medicare or Medicaid plan.**

*Please call if you need assistance. We appreciate your cooperation. Thank you.*



### **Cash Pay**

Synergy Bariatrics does not participate with Empire, GHI, Aetna, United Healthcare, Fidelis, or other private insurance carriers. However, we do offer very competitive surgical packages which include the surgeon's fees, professional fees, hospitalization, anesthesiology, and other related services.\* Patients must meet the same requirements as all other surgical candidates and pay for an initial consultation with the surgeon and the Synergy Bariatrics Program Fee as well.

\*Some restrictions apply. Please contact our patient care coordinator, Deanne for more details.

*Please call if you need assistance. We appreciate your cooperation. Thank you.*

11

30 North Union Road • Suite 104 • Williamsville • New York 14221  
(716) 565-3990 • (800) 535-8236  
**[www.SynergyBariatrics.com](http://www.SynergyBariatrics.com)**