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## 2014 Insurance Changes

There are many changes to health insurance in 2014 both for patients and providers. Unfortunately insurance companies have not been communicating with providers as to the plans and benefits they are offering so we are gathering information as it comes in.

Patients need to be sure to contact their carriers to fully understand their plan and their benefits. Please be sure you have contacted your carrier to understand any changes to your policies.

This office is not part of any “exchange” plan and has not signed up for “Covered California” plans; MediCal and Cen Cal programs are also not accepted.

In regards to Blue Shield this office is not a part of any plans that are part of a “narrow network” due to extremely low fee schedules. Blue Cross plans that use “pathway” are also considered out of network. The standard Blue Cross and Blue Shield plans that have been in effect should not be affected.

For UC employees it is our understanding that you may use your Tier 2 benefit, this office is not a part of your Tier 1 benefit, and you will have a deductible and a co-insurance with this plan.

UC Students with coverage through the university system must have a referral from student health prior to services.

Should your plan use a newly reduced fee schedule you will be billed for any difference in the standard PPO contracted allowable rates.

By signing below you acknowledge receipt of the above terms.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date