

Business Insight

What's covered?

Health care system in our country provides the highest quality of treatments and the most novel solutions but can be quite difficult in daily utilization.

There are hundreds of plans under many insurance companies, with a long list of services covered and non-covered. Some of the plans allow for using all doctors and hospitals, some are, so called, gate-keepers in accessing specialists only through the referral system from the primary doctor. Some plans are 'golden' and have low deductibles and co-pays, some have deductibles of thousands of dollars, making the actual medical care covered but unpaid until the deductible of that thousands of dollars is met out of patients pocket.

Insurance benefits can be received through the employer or purchased on the market. In both cases, understanding of the list of benefits is critical in utilization of the plans.

It can be particularly difficult for our seniors to decide and use their insurance options correctly. Medicare, government -based plan for which we all pay through our taxes, covers 80% of medical care, with some limits for the services considered not medically necessary. It allows seniors to see all Medicare participating doctors, with no referral needed for any specialist.

There are many commercial Medicare-substitute insurance plans. Usually, commercial insurance companies design plans that offer some extended benefits, for example 100% coverage, but they require additional rules in utilization in return for those higher benefits. In cases like this, the government-based Medicare plan is substituted for commercial Medicare plan, the government pays the commercial insurance the funds in order to design a substitute plan that ultimately is sold and offered to senior by that commercial insurance.

Seniors often like the fact that their new plan pays 100% of the cost but forget that they must use a limited group of doctors and receive a referral to see a specialist. There are not too many insurance sale agents who spend sufficient amount of time explaining the rules of the plans to the seniors, who simply do not know which doctor they can or cannot see for their conditions.



Arlington Dermatology (former Altman Dermatology Associates) prides itself in serving seniors of the northwest suburbs. 50% of our practice is dedicated to service seniors. Dr. Michael Bukhalo has developed a 'sub-specialty' in serving geriatric population, with their specific needs in treating skin problems associates with aging. The clinical team of Dr. Bukhalo as well as administrative support team are ready to spend sufficient time advising on continuing medical care and utilization of insurance plans. We offer flexible visits time but also meetings with our insurance specialists advising the seniors how to use their and what plans to pick the following year, during open enrollment. Insurance specialist can discuss those issues on the phone or in person, totally posted of the time of the medical visit.

We care that our seniors are educated and know what is better for them.

Medical care should not be associated with additional frustrations due to the insurance misunderstanding. At Arlington Dermatology, we will make sure to deliver the optimal medical care options while assisting with all the administrative processes in avoiding patients frustrations.

Dr. Michael Bukhalo at Arlington Dermatology (former Altman Dermatology Associates) always welcomes all existing and new Medicare patients. We accept walk-ins and last minute appointments.

Please, contact us at 847 392 5440 for immediate assistance.

Arlington Dermatology

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