

Referral to See a Specialist: Important Insurance Coverage Information

Many insurance plans require their members to have an electronic referral in place before the patient visits a specialist. If you do not know if you need an insurance referral, please call the number on the back of your insurance card to find out. Northern Lights Pediatrics does not always know who needs insurance referrals. It is up to the patient to know about their insurance coverage and requirements. If you do not need a referral, the rest of this handout does not apply to you. If you do need a referral, please read this entire handout.

Your primary provider, Northern Lights Pediatrics, needs to authorize you to see a specialist. Patients cannot self refer to a specialist if a referral is needed by their insurance company. If a patient sees a specialist without being instructed to do so by a Northern Lights Pediatrics provider, the visit will not be approved and therefore not covered by your insurance company, hence becoming the patient's responsibility. Do Not go to a specialist without first being seen by a Northern Lights Pediatrics provider and discussing the issue with your provider and completing the referral process outlined in this handout. If the specialist suggested to you by our providers is not "in network" for your insurance let us know and we will suggest another specialist to see.

We also recommend that as you make your appointment with the specialist you complete a "Patient Referral Request Form" (found on our website) and send the form to us as soon as possible. It does take 5-7 days once we receive the information from the parent for a referral to be processed. We need ALL information on the "Patient Referral Request Form" completed in order to process the referral. Processing the referral includes sending information to your insurance company and having an approval entered into their system before the appointment with the specialist takes place. Failure to provide our referral staff member with the appointment information in advance of the appointment may result in a denial of coverage for the visit.

Your insurance company also has a very specific network of specialists that they require you to use. Northern Lights Pediatrics does not know which specialists are in network for all plans, so we advise you to call your insurance company (the number on the back of your insurance card) to confirm that the specialist we recommended is in the correct referral network. If this is not the case and you see the specialist without having followed all the steps in obtaining a referral outlined in this handout, your visit will not be covered by your insurance and the charges will become the patient's responsibility. Northern Lights Pediatrics cannot do referrals for any "Out Of Network" specialists as specified by the insurance companies in our agreements with them.