

Effective December 18th, 2022, Fittings By Michele is considered an out-of-network provider for all CareFirst BlueCross BlueShield plans *except for CareFirst Medicare Advantage Plans.*

We have served CFT BCBS members as an in-network provider since we opened our doors in 1993, even though our fee schedule has not been updated to reflect the rising costs of our products and expenses. In November 2022, CFT BCBS decided to lower their fee schedule for items we provide. Reimbursement for some of these items is well below our cost. They were unwilling to renegotiate our fee schedule. In addition, we still have several custom compression garment claims from 2022 that were paid incorrectly, despite numerous hours and appeals to collect balances due to us per our contract. For these reasons, we were forced to terminate our contract with CFT BCBS for all plans other than CFT Medicare Advantage Plans that follow Medicare guidelines.

If you have a CFT Medicare Advantage Plan as your primary insurance, we will file your claim according to Medicare guidelines and they will pay us directly.

If you have a CFT BCBS plan other than CFT Medicare Advantage as your primary insurance, you will need to pay at the time of service. We will give you a detailed itemized receipt (and any referring doctor documents we have obtained) for you to submit a claim to your plan for any reimbursable medical coverage. You will be responsible for verifying your benefits and coverage to see what amount is reimbursable.

If Medicare is your primary and CFT BCBS is your secondary and you chose all basic items, we will bill an assigned claim to Medicare for you and Medicare will pay us for their portion of the claim. CFT BCBS will send their portion directly to you. You will pay us upfront for your 20% coinsurance and any remaining Medicare deductible.

If Medicare is your primary and CFT BCBS is your secondary and you chose any upgraded items, nothing changes from our previous policy. We will file a non-assigned Medicare claim. You pay upfront and Medicare and CFT BCBS pay their portion directly to you.

We do have some payment options available if paying upfront poses a financial challenge for you.

Thank you for your understanding.

Sincerely, Michele Owens