

Insurance Guidelines

Aetna:

Referrals and co-pays normally required based on specific plan. When requesting a referral from your primary doctor, please specify whether you will be seen in the office or outpatient setting. The provider number for Reddy and Associates is 99603

Amerihealth:

Coverage varies by plan. Any referrals, co-pays and deductibles are the patient's responsibility.

Blue Shield:

Coverage varies by plan. Please check with your carrier to verify benefit eligibility and provider participation.

Bravo:

Referrals are required for most Bravo plans. Co-pays and 20% supplemental payments required if no secondary insurance. Accepted only by Dr. Reddy and Dr. Siddique at present.

Cigna:

Co-pays and deductibles normally required but vary by plan. Accepted by only Dr. Reddy at this time.

Health Partners:

Usually does not require referrals or pre-certification.

Keystone Health Plan East:

Requires referrals and co-pays for all plans except point of service. The provider number for Reddy and Associates is 0443453000.

Keystone Mercy Health Plan:

Requires referrals. Patients must have an office consultation first and obtain prior approval from the insurance company before having an injection. Our office will open a case on your behalf to begin the authorization process. Patients should provide our office with studies of the affected area such as a CT or MRI as well as any physical therapy notes. Patients that have not had physical therapy will need a letter of medical necessity from their referring physician. Inquire with our office for more information.

Medicare Part B:

Patients are responsible for Medicare deductible and 20% of the Medicare allowed amount if no supplemental coverage exists (AARP, Blue Shield 65, etc.). Please note that Medicare replacement plans, such as Keystone 65 and Bravo, may require referrals and co-pays. Please verify your individual benefits prior to your visit.

Personal Choice:

No referrals required. Co-pays and deductibles are the member's responsibility.

Railroad Medicare:

Does not require referrals.

Tricare:

Does not require referrals.

United Healthcare:

Accepted by Dr. Reddy only at this time. Benefits and eligibility vary by plan. Please verify with your insurance carrier prior to the appointment.

Worker's Compensation and Motor Vehicle Accidents:

Patients must provide our office with the date of injury, claim number, adjuster name and number, and address where medical bills should be sent. Please also provide any attorney information if applicable. It is our policy to require work comp and motor vehicle accident patient to also provide personal health insurance, in the event of benefit exhaustion or denial. Jeanes Hospital business health patients are an exception to this rule. It is the patient's responsibility to request a back-up referral from their primary care physician, if normally required by their health insurance.