

Three Rivers Cardiac Institute participates with most carriers including (Medicare, Highmark Blue Shield, Coventry Health America/Health Assurance, UPMC, Medical Assistance, Medical Assistance HMO's, Tricare, United Healthcare, & Private Health Care Systems).

If you have an insurance that is not on the list, please feel free to contact our office to verify if we participate with your specific insurance (412 444-0098).

Financial & Insurance Policy

Thank you for choosing Three Rivers Cardiac Institute, Inc.. Please read the following statement regarding our financial & insurance policies.

Surgical patients: Please be aware that you may receive bills from several different providers for your surgery, such as the hospital, anesthesiologist, radiologist or another specialist. A bill from our office represents the procedures performed by your Surgeon & the Physician Assistants.

If you do not have health insurance coverage:

- Payment for the office visit &/or consultation will be expected upon receipt of the invoice.
- You will be expected to contact the hospital regarding financial assistance when surgery is proposed.
 - Western Pennsylvania Hospital (412) 578-5000
 - St. Clair Hospital (412) 942-4000
 - Butler Memorial Hospital (724) 284-4460
- We accept the hospital's decision for financial assistance. Please mail a copy of the decision to:
Three Rivers Cardiac Institute, Inc.
Attn: Billing Department
400 Holiday Drive, Suite 101
Pittsburgh, PA 15220.
- You will also be expected to contact our office to set up payment arrangements
- We gladly accept debit & all major credit cards.

If you have health insurance, please understand that your insurance is an agreement between you & your insurance carrier & that we are not a part of that agreement.

You are responsible to:

- Verify with your insurance carrier that services performed or proposed by our office are covered under your individual plan. We suggest you contact the customers service number listed on your insurance card prior to being seen in our office.
- Obtain any authorizations or referrals required by your insurance carrier.
- Pay our office any co-payment at the time the service is rendered.

We will file your claim & accept direct payment from your insurance company. If a balance remains, a bill will be sent to you. The balance due may be the result of a deductible, co-insurance or a non-covered service determination by your insurance provider. Payment is expected within 25-days of receipt of the bill. If you feel your insurance should have paid for a service, you should contact your insurance carrier for resolution. .

Should you need to make payment arrangements, or have any questions regarding your bill, please call our office (412) 444-0098. We are more than willing to work with you.