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With all of the changes taking place in health insurance, we thought it might be helpful for you to hear about some of our thoughts on working with different insurance plans.

As you may know, cancer care can require highly specialized services and careful, timely management. There are also many new drugs and therapies being developed every year that can provide new options. Most insurance plans do not keep pace with these developments and many others implement roadblocks to effective care by requiring complicated pre-authorizations. Sometimes requested services are simply denied for administrative reasons.

We spend extensive time and resources trying to educate commercial insurance companies on the rationale and reasons for our service requests for you. Some are better than others in accepting our information. Traditional Medicare Part B and Blue Cross plans have a strong history of being very reasonable while many of the "replacement" Medicare Plans (often called Medicare Advantage, Medicare Complete, etc) are particularly difficult. We also see these replacement plans refusing to approve recommended care.

If you have an option to choose your health insurance plan, I would suggest you consider factors other than just the cost of the plan when you decide to purchase coverage. A specific plan that may seem to be lower cost may have significantly less coverage when you need it most. We are enclosing an article that talks about this in more detail that you may find helpful.

We also have experienced staff here at the clinic that can help you analyze your options and answer questions about different types of insurance. You're welcome to speak with them at any time by phone or in person. And as always, thank you for trusting us to provide your cancer care.

Very truly yours,

A handwritten signature in black ink, appearing to read "L. Nordquist". The signature is fluid and cursive, with a long horizontal stroke at the end.

Luke T Nordquist MD FACP

Medical Director

Urology Cancer Center & GU Research Network