



Effective June 1, 2022

Knee Osteoarthritis is a major cause of disability in this country. For some patients, the use of viscosupplementation injections, as well as injections with a long-acting steroid medication called Zilretta, can be effective in relieving pain and increasing activity.

At Orthopaedic Specialty Institute, we have been using viscosupplementation for nearly two decades. Over the past 5 years, it has become increasingly more difficult to obtain authorizations for patients who desire treatment with viscosupplementation and Zilretta. Health insurance companies, such as Anthem Blue Cross of California, Blue Shield of California, Cigna, Health Net, Aetna, and United Healthcare, often deny coverage, even though the treatment can be effective, including for patients who have previously benefited from the injection.

The insurance authorization process now takes our office staff many hours to complete, creating a frustrating delay in care. Even if we obtain an authorization, the authorization is not a guarantee of payment. Sometimes the insurance companies will deny payment despite prior communication of authorization. If we are not reimbursed by the insurance company, then it is the responsibility of our patients to pay the balance.

Because of the unpredictable and costly nature of the authorization process, we have decided to no longer bill insurance companies for viscosupplementation or Zilretta injections.

We hope you understand our need to implement policies that will enable us to manage your symptoms more effectively and efficiently. While we recognize the burden this may place on some, we feel that the overall timeliness of care is more beneficial. We are happy to provide a variety of viscosupplementation and Zilretta options to our patients. If you do choose to move forward with any of these treatments, you may be asked to pay for these services at the time of visit. You may also be eligible to submit your receipt to your insurance company for reimbursement for these services.

Thank you for entrusting us with your care.

Orthopaedic Specialty Institute



Frequently Asked Questions (FAQ)

Q. Will my insurance be billed for any services if I pay cash for my medication?

Your insurance will only be billed for the consultation/decision-making process. Patients should expect to pay cash for the procedure if they also pay cash for the medicine. Pricing may vary depending on the medication. Please discuss pricing options with your provider. If medication is purchased outside of the office, you will be expected to pay cash for the procedure/injection.

Q. If I pay cash for my medication, do I have to wait 6 months to have another injection?

No. If you pay cash for your medication, we will not bill your insurance, and therefore, do not need to follow the insurance guidelines. This means you can have injections as needed, as long as your provider deems it medically necessary and safe.

Q. If I order the medication online, how long before I receive it?

Depending on the medication, it can take anywhere from a couple of days to a few weeks. Once you receive the medication, please contact our office to schedule an appointment for your injections. You must bring the medication into the office with you at your visit in the original packaging and unopened to maintain sterility. Please note that Zilretta cannot be ordered through a specialty pharmacy.

Patients should expect to pay a fee for the provider injecting the medication. This can range anywhere from \$144 - \$648, depending on the medication series. Please contact our office for this information before obtaining your medication.

Q. If I need to provide medical records to submit my claim, how can I get those?

You can contact our Medical Records company, HealthMark Group, directly at <https://requestmanager.healthmark-group.com/register>. Records are available within 72 hours at no cost.

Q. If I change my insurance in the future, will I still need to pay for my medication?

At this time, Medicare and Workers' Compensation are the only insurance carriers that we will bill. There is always a possibility that this will change in the future.

Q. Can I use my HSA/FSA to purchase medication?

Yes, you should be able to use your HSA/FSA card to purchase medications, but it may not count towards your deductible. We recommend submitting your receipt directly to your insurance carrier along with a medical claim if you want it to apply towards your deductible.



How to File a Health Insurance Claim Form

A health insurance claim is when you request reimbursement or direct payment for medical services that you have already obtained. The way to obtain benefits or payment is by submitting a claim via a specific form or request.

If you want to file a claim, here are the steps you will need to take:

1. **Get your claim form.**

Each insurance company has a different claim form. Most health plans have a section on their website for Forms. You can also search for your insurance company + medical claim form. For example, "Anthem medical claim form." You may need to sign into your health plan account to find your submission form. The claim form will also give you additional instructions about what other information they may need from our facility. It is best to read through it before beginning.

2. **Obtain a Fee Ticket or itemized bill from your doctor.**

We will give this to you.

3. **Make copies.**

Once you have your claim form filled out and your itemized bills from your doctor, don't forget to make copies of everything. It will eliminate any errors that may be made in the claim process and make it easier for you to re-file your health insurance claim if it gets lost.

4. **Review and send.**

To make sure everything is completely accurate, call your health insurance company and tell them you are about to send in your health insurance claim form. Review with them all the paperwork you have and ask them if there is anything else you need. Ask your insurance company how long you should expect to wait for your claim to be paid and mark that date on your calendar. Once you have everything in order, send out the claim form to your insurance company. The address to send the claim form should be on the claim itself. Keep an eye out on your calendar for the claim date that you marked and contact your insurance company if you don't receive your claim within the time frame given to you.

How long does it take for a health insurance claim to be processed?

The time it takes to process will vary, depending on the company, but it should take two to four weeks.

What should I do if a health insurance claim is denied?

Your insurance company may have an appeals process that you can use to request that it revisit your claim. In our experience, some claims are denied because they do not meet the medical guidelines set forth by the insurance carrier. In this case, it is unlikely that the claim will be paid, even after an appeal.

How to Order Medication on Your Own

We have found that some medications can be purchased from pharmacies outside of the USA and shipped to patients. We recommend a pharmacy in Canada called Blue Sky Drugs. You are able to purchase Orthovisc, Monovisc, and Durolane from them. Please note, Zilretta cannot be ordered through a Specialty Pharmacy.



There are three ways to purchase medication from Blue Sky Drugs:



Order Online – <https://www.blueskydrugs.com>

- 1 Search for medication(s) you would like to buy and click on "add to cart".
- 2 Once the product has been added to your shopping cart, you may sign-up as a New Customer, or you can login as an Existing Customer.
- 3 If you have selected "New" customer, please complete the basic sign-up information.
- 4 Click on "Order Now".
- 5 Print the prescription order form if you have ordered a prescription item.



Order By Phone

Call **1-866-995-7387** if you would like to place your order with a customer service agent.

Blue Sky Drugs' hours are from 5:30AM – 8:00PM on Monday to Friday, and from 7:00AM – 3:30PM on Saturday and Sunday (Pacific Time).

During all other times, you may still place your order online or by faxing or mailing a customer sign-up form.



Order By Mail or Fax

To place an order by mail, fax, or email, you can download and print an order form from <https://blueskydrugs.com>. Mailing Address: Unit #202A 8322 130th Street Surrey, BC Canada V3W 8J9
Fax Number: 1-866-996-7387

Blue Sky Pharmacy Prices (As of 5/31/2022)

Monovisc: \$253.99

Orthovisc: \$309.99

Durolane: \$491.99