# Carolina Skin Surgery Center Monthly Newsletter

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# Know Your Insurance

By: Cathy Bombardieri

It is very important to familiarize yourself with your insurance. There are many insurance carriers and types of plans such as HMO's, POS's, PPO's, etc.

HMO (Health Maintenance Organization) plans are very restrictive and only provide in network benefits, so if you have this type of insurance plan, it is important that you only use in network providers or there is no coverage.

POS (Point of Service) plans provide in network benefits as well as out of network benefits. If you chose to use an out of network provider, you may have a higher out of pocket expense.

PPO (Preferred Provider Organization) plans give you the ability to go to any provider that accepts your insurance.

For Medicare patients, you have the option to stay with traditional Medicare or you can elect to sign up with a Medicare Replacement Plan. There are many to choose from, but keep in mind that this is a "Replacement" to traditional Medicare. Once you sign up for a Medicare Replacement plan, your original Medicare card is no longer valid. It is important to know this so that you can give your providers the correct insurance card and not the Medicare card because the government does not administer this plan. Medicare Replacement

plans are administered by commercial insurance companies such as Blue Cross Blue Shield, United Healthcare, etc. Please keep in mind that if you have a Medicare Replacement plan, you will need to follow the guidelines of that insurance plan.

My name is Cathy
Bombardieri and I am the
insurance specialist at
Carolina Skin Surgery
Center. I have been with
the practice for over 5 years
and I would be happy to
answer any of your
insurance questions to the
best of my knowledge.

For a complete list of the types of insurances that we accept, please visit our website at www. carolinaskinsurgery.com.

# Employee Spotlight

The employee spotlight for the month of August is Ashley Burkhalter.

Let's get to know Ashley:

Favorite color: all bright colors

Favorite food: Buffalo flavored food

Hobby: crafting

When you were little, what did you want to be when you grew up? Teacher and a Nurse

Thank you for all your hard work Ashley!

## Announcements for August:

- 1. August 2<sup>nd</sup>: April's 8 year anniversary with CSSC
- 2. August 20<sup>th</sup>: April's birthday
- 3. August 27<sup>th</sup>: Cathy's birthday

# A Thank You Note– from the staff at CSSC

On Friday, July 25th, Dr. Carruth took us to a paint class for our yearly Summer Outing. We had so much fun!

It was a great way to spend the afternoon together!

Thank you Dr. Carruth!!!



#### CAROLINA SKIN SURGERY CENTER

"Specializing in the treatment of skin cancer"

#### About Dr. Carruth:

Dr. Marc R. Carruth is the Director of Carolina Skin Surgery Center. Dr. Carruth received his M.D. degree from Duke University where he graduated with highest honors in 1993 and was inducted into the Alpha Omega Alpha Medical Honor Society. He was awarded a Howard Hughes Medical Institute fellowship at the National Institutes of Health.

Dr. Carruth completed his internship in Internal Medicine at Harvard, Brigham and Women's Hospital in Boston, Massachusetts and a Dermatology residency at Emory University in Atlanta, Georgia where he was chief resident. Dr. Carruth completed his Mohs Micrographic and Dermatologic Surgery fellowship at Baptist Hospital in Kansas City, MO.

Dr. Carruth is known for his personable bedside manner and has been providing excellent care to patients in the Charlotte region since 1997. He has performed thousands of Mohs micrographic procedures during his tenure.

### About Lisa Matuga, PA-C:

Lisa has been a Physician Assistant for over 5 years and has been providing excellent dermatologic care in the Charlotte area for over two years.

Lisa received her Master of Science in Medicine and graduated from the Physician Assistant Program at Western Michigan University in 2008. She has a passion for helping patients with their dermatological needs and we are very excited to have her as a part of our team.

#### Meet the Staff:

Receptionist: Sandy - She always has a smile on her face and is willing to help with anything. Sandy has been with Dr. Carruth since April of 2010.

<u>Billing:</u> Cathy – Understanding health insurance can be overwhelming, but Cathy is always willing to call and verify benefits and then explain them to you as simply as possible. Cathy has been with Dr. Carruth since December of 2008.

<u>Surgery Coordinator/Medical Assistant</u>: Ashley – She assists Dr. Carruth and Lisa Matuga, PA-C with procedures and also handles the <u>surgery scheduling</u>. If you have had Mohs surgery then you have probably spoken with her! Ashley has been with Dr. Carruth since May of 2011.

<u>Lab Technician/Certified Medical Assistant</u>: Tara – She is the one who processes the tissue for Dr. Carruth to review under the microscope (Mohs surgery). She also assists Dr. Carruth and Lisa with procedures. She has been with Dr. Carruth since September of 2007.

Registered Medical Assistant/Lab Technician: Jackie – She assists Dr. Carruth and Lisa with procedures and also helps process the tissue in the lab. Jackie has been with Dr. Carruth since October of 2008.

Certified Surgical Technician: Cynthia – She assists Dr. Carruth and Lisa with procedures and has been with Dr. Carruth since September of 2009.

Medical Assistant/Front Office Assistant: Chiffon – our newest member! Chiffon started with us on 3-17-14. Chiffon is assisting Lisa Matuga, PA-C with patients and helping out the front office. We are happy to have her on our team.

Office Manager: April has been with Dr. Carruth since August of 2006. Please let her know if you have any suggestions or comments – we encourage feedback and are always willing to learn.

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