

Carolina Skin Surgery Center Monthly Newsletter

August

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TRADITIONAL MEDICARE VS. MEDICARE REPLACEMENT PLANS

By: Cathy Bombardieri, Billing Specialist

The time of year is rapidly approaching for Medicare's open enrollment which begins on October 1st and ends on December 1st. This stirs many questions for our seniors to determine the best option and the most coverage for a reasonable premium.

Let's look at the basic differences:

What I refer to as Traditional Medicare is administered by the government. Medicare will cover medically necessary services at 80% after the annual Medicare deductible has been satisfied which was \$147 for 2015 and varies from year to year. Most physicians participate with Medicare and will submit claims on behalf of their patients. With traditional Medicare you will need to purchase a separate supplement plan to cover the remaining out of pocket 20% coinsurance. You can opt not to have a separate supplemental plan, but this puts you at risk if you have large medical bills, that 20% coinsurance can add up quickly.

You can opt out of Traditional Medicare and go with a Medicare Replacement Plan which would be administered by a commercial carrier, such as Humana, United Healthcare, Aetna, etc. There are many out there to choose from. These plans must still follow basic Medicare guidelines, but claims would be submitted and processed by the commercial carrier that is administering the policy. Therefore, it is very important that you provide the proper insurance ID card at the time of service, and not the Medicare card, if that is what you opted for.

These plans that are being offered can either be a PPO plan or an HMO plan. HMO's are very restrictive and do not allow you to see providers that are considered "out of network". If you select an HMO plan, be sure that your current providers accept this insurance plan. Although the premiums for the HMO plans may be attractive, if you go to an "out of network" provider, there is no coverage at all. With a PPO plan, you have the option to see any provider ("in network" or "out of network"). The coverage may be different when you see a provider that is out of network as opposed to seeing a provider that is in network.

One of the advantages to choosing a Medicare replacement plan is that you would not need to purchase an additional Medicare supplement because the replacement plan may cover 100% of the Medicare allowable as opposed to the Traditional Medicare covering at 80%. You would most likely be responsible for some sort of copayment.

One of the disadvantages to choosing a Medicare replacement plan is that not all physicians will accept these plans and you would need to see if your current physicians participate with the plan that you are considering.

Please call our office if you have any questions. We are happy to help.

Announcements for August:

- August 2nd is April's 9 year anniversary with CSSC!
- August 4th is Chiffon's 1 year anniversary with CSSC!
- August 20th is April's birthday! Happy Birthday!
- August 27th is Cathy's birthday! Happy Birthday!

Welcome Lynn!

- Lynn recently joined our team. She is a Certified Clinical Medical Assistant and has been working in dermatology for 8 years. We are very happy that she is working with us. Please help us give her a warm welcome – tell her “Welcome to the team!” when you meet her. ☺
- Fun Facts about Lynn:
 - Her favorite color is blue.
 - Her favorite food is any kind of dessert.
 - Her hobby is cake decorating.
 - When she was little, she wanted to be a teacher.

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- [Facebook.com/pages/Carolina-Skin-Surgery-Center](https://www.facebook.com/pages/Carolina-Skin-Surgery-Center)

What is Mohs Micrographic Surgery?



Mohs (rhymes with toes) Micrographic Surgery is an advanced treatment procedure for skin cancer which offers the highest potential for recovery – even if the skin cancer has been previously treated. This procedure is a state-of-the-art skin cancer treatment in which the physician serves as surgeon, pathologist, and reconstructive surgeon. The procedure was developed by Frederic Mohs, M.D. in the 1930's and has undergone several modifications throughout the years. It relies on the precision and accuracy of a microscope to trace and ensure removal of skin cancer down to its roots. The goal of the procedure is to remove the skin cancer totally while minimizing the amount of normal noncancerous skin removed in the process. The highly trained surgeons that perform Mohs Micrographic Surgery are specialists in both Dermatology and Skin Pathology. Properly trained Mohs surgeons have completed an internship and residency in Dermatology following medical school, plus a fellowship program approved by the American College of Mohs Surgery that includes extensive training in Pathology and reconstructive surgery for at least five years of specialized training beyond medical school.

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 6 years and has been providing excellent dermatologic care in the Charlotte area for over four 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 proud 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.

Billing: 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.

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

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.

Certified Clinical Medical Assistant / Surgery Coordinator: Chiffon – She assists Lisa Matuga, PA-C with patients and handles surgery scheduling. She has been a part of our team since 2014.

Certified Clinical Medical Assistant / Surgery Coordinator: Lynn – She assists Dr. Carruth and Lisa with procedures and also helps process the tissue in the lab. Lynn joined our team this year.

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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