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## **Consumer Advisory – Request to See an Out-Of-Network Provider**

Did you know that if your health insurer or health maintenance organization (HMO) does not have an in-network specialist or non-physician specialist that can provide reasonable access to medically necessary services with professional training and expertise to treat a condition or disease, you can ask the health insurer or HMO for approval to see a specialist that is not part of the health insurer's or HMO's provider panel?

You must request approval from your health insurer or HMO *before* you receive services. Your insurance policy should indicate the procedure you must follow to get this request approved. If you can't find it, call the customer service number on your insurance card and they will be able to assist you.

If your request for a referral to a specialist who is not part of the provider panel is denied, you have the right to appeal the denial. If you have questions, feel free to contact us at 800-492-6116.