Fees and Insurance

General Information
It is important for you to understand your coverage with your insurance carrier for wellness or screening physical examinations. Please consult with your insurance company and discuss your policy benefits and coverage before you schedule an appointment. It is possible that your employer and/or insurance carrier may not cover all services provided during the Executive Health examination. You will be responsible for non-covered services. If Mayo Clinic Arizona is not an in-network provider within your plan’s network, your financial responsibility may be substantial. Many insurance companies only provide “Usual, Customary, and Reasonable” (UCR) coverage. The UCR allowances differ greatly among insurance plans. The amount your insurance company reimburses may not cover the Mayo Clinic Arizona charges in full. Inquiries regarding insurance may be directed to the Patient Accounts Department at 480-301-7033, Monday through Friday from 8:00 a.m. to 5:00 p.m.

Deposit Required
You are welcome to be evaluated in the Executive Health Program at Mayo Clinic Arizona if your insurance does not cover a wellness or screening physical examination. You will be financially responsible for all the services and asked to pay a $3,000.00 pre-service deposit at the time of scheduling. Your deposit can be paid with a credit card, check or money order payable to Mayo Clinic along with your healthcare questionnaire. Mayo Clinic accepts Visa, Master Card, American Express and Discover credit cards. You will be billed for any remaining balance.

Manage Care, HMO
Members of a Health Maintenance Organization (HMO) or other managed care plan need to check with their carrier to see if Mayo Clinic is an in-network provider and how they would process claims for a wellness or screening physical. Many HMO’s require a written authorization from your Primary Care Physician before making an appointment. Without prior approval, your HMO will not pay your claims. You will then be required to make a pre-service deposit of $3,000.00 at the time of scheduling. Any remaining balance is your financial responsibility.

Precertification
Insurance company policies have specific requirements for precertification of certain procedures before they pay any portion of these services. It is your responsibility to know your insurance carrier’s precertification requirements. The following are examples of services that commonly require precertification: any CT scan or MRI, colonoscopy and invasive procedures.

Hospital vs. Comprehensive Coverage
Mayo Clinic Arizona is an outpatient diagnostic clinic. Insurance carriers may exclude coverage for outpatient services and deny coverage for these charges. Please verify the “insurance carrier definition” within your policy.

Deductible and Co-payment
Most insurance policies do not reimburse 100 percent of your charges for many healthcare services, including an Executive Health examination. Please contact your insurance carrier to verify your plan specifics regarding deductible and co-insurance.

Medicare
Please note that Medicare does not pay for an Executive Health examination. Mayo Clinic Arizona cannot schedule any appointments for patients with a Medicare Advantage Plan (MAP).

International Patients
International Patients are required to pay their estimated charges prior to their appointment. Additional services added during your visit outside the original estimated charges will be balance billed to you.