



### Q: Has your insurance coverage changed?

Please notify CARTI as soon as possible if there are any changes to your insurance coverage (you change insurance companies, you are issued a new policy or group number by your existing plan, or you are added or removed as a beneficiary on any other plans where you are not the primary subscriber).

In order to avoid disruptions in your care, notification must be provided to **501.907.8300** or **PAFC@CARTI.com**. CARTI will coordinate with your new insurance plan to ensure verification and transfer of Prior Authorizations as soon as possible. Please be aware that your new insurance plan may not authorize the same treatment as your previous plan, and coverage decisions are at the discretion of your insurance company.



### Q: Are you unable to afford your healthcare bills?

CARTI's financial counselors are here to help you navigate the financial aspects of your medical care. Please call us at **501.537.8641** or email **PAFC@CARTI.com** to inquire and discuss your options.



### Q: Did you lose insurance from your employer within the last 60 days?

- Consider activating COBRA insurance by calling your previous employer's HR or benefits department.
- Visit **healthcare.gov** or call the Employee Benefits Security Administration at **1.800.318.2596** to evaluate Marketplace 'Break-in' or Special Enrollment Qualification options.



### Frequently Utilized Solutions

- Enroll in co-pay assistance programs for the name-brand medications you receive.
  - This option is only available to commercially insured patients. Medicare/Medicaid/Tricare members are excluded by U.S. regulation.
- Interest free payment plans available for up to 18 months.
- Assistance enrolling in free and/or replacement drug programs for the medications you receive.
  - These programs are administered by pharmaceutical companies and external foundations. CARTI will evaluate eligibility and assist you with enrollment, but we do not control the qualification criteria and/or the final decision.
- Enroll in any open national, disease specific foundation assistance funds.
- Enroll in Healthcare Marketplace or Medicaid Coverage.
  - If you are outside of the Marketplace enrollment window, you can always apply for Arkansas Medicaid and then 'break-in' to the Marketplace if you receive a denial from Medicaid.
- Evaluate the 'Benefit Finder' at **benefits.gov** to ensure you are taking advantage of all available federal and state benefits.
- If you are outside of the Marketplace enrollment window, you can always apply for Arkansas Medicaid and then 'break-in' to the Marketplace if you receive a denial from Medicaid.
- Evaluate eligibility and enroll in any open CARTI Foundation donor-funded assistance program.
- Contact CARTI Patient Financial Assistance for charity care with future expenses at **501.537.8641**. (Renewal is required every six months.)



# CARTI

FREQUENTLY ASKED QUESTIONS



## Out of Network Notice

The insurance plans listed below are out of network with CARTI. If you have either of these, you will still be accepted as a patient, but may experience higher out-of-pocket costs until your out-of-pocket maximum is met. Please call CARTI Financial Counseling at **501.537.8641** to discuss your specific case as soon as possible if you are insured by:

- **Humana Military/Tricare**
- **Arkansas Total Care**



## Insurance Plans Not Accepted by CARTI

CARTI accepts all major health insurance plans, except for the plans listed below. You can still receive care at CARTI, but we will not bill your insurance company on your behalf. Instead, you will need to call your insurance company to independently seek reimbursement for any expenses incurred. Plans that are not accepted include:

- **Multiplan/PHCS**
- **All Cost Sharing Ministries (Such as Medi-Share)**
- **Performance Health**

Please call **501.907.8300** for additional information or to inquire about your specific insurance plan's participation status.



## Statement Payment Options

1. Visit <https://pay.CARTI.com>
2. Call **1.866.758.5853** or **501.296.3440**
3. Mail checks payable and remit to:  
**CARTI**  
**PO Box 94280**  
**North Little Rock, AR 72190-4280**