

USING YOUR LUCENT HEALTH MEDICAL PLAN



PERMA FAIR is here to help you access the care you need

SCENARIO 1: YOUR PROVIDER SAYS THEY DO NOT ACCEPT YOUR INSURANCE



Call the number on your Lucent Health medical card.

If a provider tells you they do not accept your insurance when you are at your appointment or scheduling an appointment, call the number on your card right away.



Provide your appointment details.

A PERMA FAIR advocate will gather information about your upcoming appointment and provider.



PERMA FAIR will contact the provider's office.

Prior to your appointment, PERMA FAIR will reach out to the provider's office to discuss coverage and address any concerns.



Keep your appointment.

PERMA FAIR will work directly with the provider so you can focus on receiving the care you need.

Call the number on the back of your Lucent Health medical card (877.214.2105) and press Option 2 for PERMA FAIR.

SCENARIO 2: YOUR PROVIDER REQUESTS PAYMENT UP FRONT



Call the number on your Lucent Health medical card.

If your provider requests payment before seeing you, contact the number on your card immediately.



PERMA FAIR and your provider will work together.

PERMA FAIR will coordinate directly with your provider so you can continue your care without interruption.



PERMA FAIR may provide a virtual credit card.

If there are charges that are not your responsibility, PERMA FAIR can issue a virtual credit card to your provider.



Your provider charges the virtual credit card.

Your provider can process eligible amounts through the virtual credit card, helping ensure you are not paying expenses that are not your responsibility.

NEED ASSISTANCE?

Call the number on the back of your Lucent Health medical card (877.214.2105) and press Option 2 for PERMA FAIR. PERMA FAIR is your partner in navigating healthcare coverage and provider access.

BE PROACTIVE! CONTACT YOUR EXISTING PROVIDERS AND EXCHANGE UPDATED INSURANCE INFORMATION TO ENSURE UNINTERRUPTED BENEFITS!