Pre-existing Conditions

This information is intended for background purposes only. Please review your insurance policy to determine how pre-existing conditions might impact your benefits.

What is a pre-existing condition?

A pre-existing condition is a physical or mental health condition that has been previously treated. It may include evaluation, diagnosis, care, or treatment recommended or received prior to your enrollment date with your current health plan. It may also include congenital conditions which are conditions your child might have been born with.

Your insurance policy may have a pre-existing clause which permits your health plan to avoid covering or paying for services related to health conditions that existed prior to your enrollment date. Pre-existing conditions/clauses are solely determined by your employer and/or health plan; Children's Urology Group can not clear or change your pre-existing clause.

What happens if my policy contains a pre-existing clause?

Your health plan will conduct an investigation by reviewing your medical history and records. If they discover a condition that they consider pre-existing, they may decide not to cover services related to that condition. This may result in claim denials for future and possibly previous services. If this happens, you will be responsible for payment. Therefore, to avoid unexpected large medical bills, please research and resolve any questions related to pre-existing clauses prior to scheduling surgery for your child.

Who do I call with questions in regard to this matter?

Contact your health plan or employer for details regarding your policy. It may also be necessary to contact your previous health plan. Regardless, it will be necessary for you to determine if you have a pre-existing clause, it will apply to the services you are seeking from Children's Urology Group, and how long it will apply. Please provide our office with a copy of any documentation you receive regarding this.

Feel free to call us at (813) 874-7500 ext. 2020 with any questions.