



8/28/2025

Dear Valued Patient,

We are writing to inform you of an important change regarding our participation with Florida Blue Medicare plans. Please be advised that Florida Blue Medicare PPO and HMO have decided to no longer include our office as a participating provider in their network, effective August 31, 2025.

We understand this news may be concerning, and we want to assure you that we are here to assist you during this transition. This decision was not made by Summit Dermatology and Spa, and we were informed of the appeal decision 8/28/25. We appealed this decision and fought to remain in the network for the benefit of our patients, but unfortunately, our appeal was denied.

What This Means for You

- **Effective August 31, 2025**, Summit Dermatology and Spa will be considered an out-of-network provider for all Florida Blue Medicare PPO and HMO plans.
- After this date, your visits and treatments at our office may not be covered by your plan, or may be covered at a significantly higher out-of-pocket cost. We highly recommend you contact Florida Blue directly to understand what your out-of-network benefits and costs will be.

Your Options

- **Continue as a patient:** You may choose to continue your care at our office as an out-of-network patient. We will continue to provide the same high-quality care you have come to expect. We can provide you with a detailed receipt, which you may submit to your insurance company for potential reimbursement, depending on your plan's out-of-network benefits.
- **Find an in-network provider:** Florida Blue can provide you with a list of participating dermatologists in their network. You can contact them directly by calling the number on the back of your insurance card or by visiting their website.

We deeply value your trust and loyalty, and it has been our privilege to serve your dermatological needs. We apologize for any inconvenience this may cause and thank you for your understanding.

If you have any questions and would like to discuss your options further or if you need records transferred, please do not hesitate to contact our office at (850)518-3881

Sincerely,

Rahul Chavan, MD, PhD
Summit Dermatology and Spa