I am an insurance agent for 30+ years and I think this is a GREAT idea. This happens all the time. Providers are often asked if they ACCEPT XYZ insurance. The providers know that the member is trying to ascertain if the provider is participating in network with XYZ insurance company. The provider knows what is being asked but they mislead the member. The difficulties at the time of billing are obvious. Providers need to be more transparent on the costs of health care.

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