Pasco Go Healthy
PASCO COUNTY SCHOOLS
Florida Blue
Your Health Solutions Partner

Patty's Points



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It's summertime and we love enjoying the outdoors. Whether you're have a fun day at the beach or enjoying water activities, i.e., swimming, boating, kayaking, etc., remember to take measures against UV exposure.

Dear Patty,

Q: What is skin cancer?

A: Skin cancer is the most common form of cancer in the United States. The two most common types of skin cancer—basal cell and squamous cell carcinomas—are highly curable but can be disfiguring and costly to treat. Melanoma, the third most common skin cancer, is more dangerous and causes the most deaths. The majority of these three types of skin cancer are caused by overexposure to ultraviolet (UV) light.

Q: What are the risk factors for Skin Cancer?

A: People with certain risk factors are more likely than others to develop skin cancer. Risk factors vary for different types of skin cancer, but some general risk factors are having:

- A lighter natural skin color.
- Family history of skin cancer.
- A personal history of skin cancer.

Content Source: https://www.cdc.gov/skin-cancer/

- Older age
- Skin that burns, freckles, reddens easily, or becomes painful in the sun.
- Blue or green eyes.
- Blond or red hair.
- Certain types and a large number of moles.

Q: When are UV rays the strongest?

A: In the continent United States, the UV rays are strongest from 10 a.m. to 4 p.m. daylight saving time (9 a.m. to 3 p.m. standard time).

Q: What can I do to protect myself from UV radiation?

A: The CDC recommends:

- Staying in the shade, especially during midday hours.
- Wearing clothing that covers your arms and legs
- Wearing a hat with a wide brim to shade your face, head, ears, and neck.
- Wearing sunglasses that wrap around and block both UVA and UVB rays.
- Using sunscreen with a sun protection factor (SPF) of 15 or higher
- Avoiding indoor tanning (using a tanning bed, booth, sunbed or sunlamp to darken the skin)

Q: At a recent visit with my Primary Care Physician, he noticed a mole on my face that appeared suspicious. He suggested I consult with a Dermatologist. I'm enrolled on the Basic HMO plan. Do I need a referral?

A: You do not need a referral from your Primary Care Physician to consult with an In-network Dermatologist for the first 5 visits.

Q: What is my copay?

A: Your copay for a specialist is $75 per visit for both HMO Basic and HMO Premium Plans and $80 per visit for the PPO Standard Plan.

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Q: The Dermatologist performed a biopsy of the mole. Is there an additional cost for this service?

A: No. Surgical services performed in an office setting are subject to the specialist office visit copay per visit. However, you may receive an additional bill for the pathology and anesthesia services, if applicable.

Q: The Dermatologist sent the specimen from my biopsy to an out of network Pathologist/Lab. I received a bill. What should I do?

A: In Florida, Quest Diagnostics and its subsidiaries, AmeriPath and DermPath Diagnostics are the preferred in-network laboratory providers for most Florida Blue plans. Your copay for covered lab work is $0.

Any services performed by a non-participating lab/pathologist will deny without an approved authorization. I recommend that you contact the dermatologist's office and inquire why the specimen was sent to an out of network lab. If you need assistance, please contact me at one of the above phone numbers.

Q: I was diagnosed with basal cell carcinoma. My Dermatologist is using Mohs Micrographic Surgery to treat me. Is this covered under by my plan?

A: Yes, it's a covered treatment for certain types of skin cancer, primarily basal and squamous cell carcinomas. Your Dermatologist would need to submit a prior authorization request.

Q: What is my out-of-pocket cost for this surgical procedure?

A: The cost varies by plan and where the surgery will be performed. The least expensive options are having the surgery performed in an office setting or freestanding surgical center. The most expensive option is the hospital. Please contact me directly to request an estimate of your out-of-pocket costs by plan.

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