BAY RADIOLOGY
WOMEN'S IMAGING CENTER
ESTABLISHED 1958

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Continuing Your Care: Florida Blue Network Updates & Patient Options
Important Update Regarding Your Florida Blue Coverage at Bay Radiology

Since 1958, Bay Radiology and Women's Imaging Center has been fiercely dedicated to providing Bay County with locally owned, expert diagnostic imaging. In 2026, we were Voted "Best of Bay" for Imaging Centers for the 3rd consecutive year. To preserve this standard of care and ensure continued access for our community, we have been engaged in extensive contract negotiations with Florida Blue for more than a year.

Despite our prolonged efforts, we have been unable to reach an agreement that fairly reflects current market realities. As a result, Bay Radiology and Women's Imaging Center will be out-of-network with Florida Blue effective November 9, 2026.

We believe you deserve full transparency regarding why this transition is occurring and how we are actively protecting you from unreasonable out-of-pocket expenses.

Why We Stand Firm: Local Care vs. Private Equity Radiology

Over the past two decades, while regional healthcare delivery and technology costs have risen dramatically, our contractual reimbursement from Florida Blue has actually declined in nominal dollars—eroding real purchasing power by more than 50%. Today in 2026, Florida Blue pays us, literally, less than they did in ***2006.*** That decrease in Florida Blue payments has happened with an 80% increase in the Consumer Price Index over that same time period. Concurrently, Florida Blue has shifted costs to the patient through higher premiums, higher co-pays, higher deductibles and higher MAX out of pocket limits for the patient. Those changes result in an effective premium increase over the last 20 years of ~250% to more than 350% according to the Kaiser Family Foundation Employer Health Benefits Survey.

During our discussions over the past year, we simply requested fair market rates to sustain our local practice. Throughout negotiations, Florida Blue confirmed that they currently pay other imaging providers *even higher* rates than what we requested in our proposal. Even with the upward correction we proposed, our rates remain reasonable, competitive, and below what the insurer already reimburses elsewhere.

We refuse to accept unsustainable terms because of what it would mean for your care. When you choose Bay Radiology, we see you, here. We perform your diagnostic procedures and biopsies, here. We read your images, here.

We are an independent practice. When you entrust us with your care, we are not sending your Images off to out-of-area private equity or venture capital entities. You are not having your images sent off to be read by an unknown radiologist in an unknown location. We are your neighbors, our board-certified, fellowship-trained radiologists live in this community, and we are standing firm to protect the quality of care in Panama City. Two of our Radiologists were born and raised here, returning here to Practice for their entire careers.

How We Are Protecting You Financially

You do not need to disrupt your care, change providers, or travel out of the area. We recognize that being out-of-network creates financial concern, and we refuse to let insurance disputes penalize our patients. We have put the following financial protections in place:

Direct Practice Discount: Rather than billing you our full standard out-of-network charges, we apply an immediate practice discount to significantly lower the overall cost of your examination.

Credit for Out-of-Network Allowables: Any out-of-network payment Florida Blue provides will be applied directly toward your discounted balance.

Claim Submission on Your Behalf: Our office will file your claim directly with Florida Blue so your out-of-network benefits are properly applied without placing the paperwork burden on you.

We Are Here to Help

Our clinical care, rapid turnaround times, and local physician interpretations remain entirely unchanged.

Before your next appointment, our billing team will review your prescribed study, verify your benefits, and provide a clear, upfront estimate of your discounted balance so there are never any surprises:

Phone: 850-747-4900, Option: #2 Email: billing@bayradiology.net

Stacy Kopp: Director – Revenue Cycle Management

We value the trust you have placed in our physicians and staff for nearly 70 years. Thank you for your continued support and partnership in your healthcare.

Sincerely,



W. Daniel Rushing III
CEO



Lloyd G. Logue, DO
President