

Understanding

Your Insurance

Insurance is complicated--follow this simple guide and become a savvy consumer



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NEUREVOLUTION
MEDICINE

Copay

The amount you pay to a healthcare provider at the time you receive services **AFTER** you meet your deductible. Not all plans have a copay. Your insurance card may state that your copay will be \$50 per visit, but that's after the patient has met his or her deductible—which is for example is \$2,000.

Out-of-Network

A healthcare provider who is not part of a plan's network. Costs associated with out-of-network providers may be higher or not covered by your plan. Out-of-pocket costs vary by plan and each plan has a maximum out of pocket (MOOP) cost.

Superbill

The health care items or services covered under a health insurance plan. Covered benefits and excluded services are defined in the health insurance plan's coverage documents. You may have "telemedicine", Naturopath" or "specialty" benefits with your plan but that does not mean they are free. If the "Definition of Physician" in your policy does not specifically either exclude naturopathic physicians, or limit the definition to specific providers other than naturopaths, then you should, by law, be covered for your naturopathic services.

Deductible

The amount you pay for your healthcare services before your health insurer pays. Deductibles are based on your benefit period (typically a year at a time). Example: If your plan has a \$2,000 annual deductible, **you will be expected to pay** the first \$2,000 toward your healthcare services. After you reach \$2,000, your health insurer will cover the rest of the costs.

Covered

A healthcare provider's service or medical supplies covered by your health plan. Benefits will be given for these services based on your plan. Charges for covered services that your health plan paid for. There may be a limit on covered charges based on your plan. Example: "I shouldn't have to pay anything because physical therapy is covered?" You can be "covered" for a service and still have a \$2,000 deductible or a \$50 copay, and when you're paying that much money out of pocket, the term "covered" suddenly loses its comfort.

Benefits

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