



What is a deductible?

Deductibles are the amount the insurance company requires their members to meet before they take over payment in full or in part. For example, you may have a \$500 deductible, which means you're responsible to meet the \$500 until insurance kicks in. It does not mean services are "not covered," it simply means the insurance company requires shared cost of the service. Once deductible is met, the plan may be covered at 100%, require a coinsurance or require a copay until you reach your out of pocket maximum.

Deductible amounts related to the fee schedule the insurance assigns to the billable code. We cannot modify this payment amount.

Payments toward deductibles are appreciated at the time of visit.

What is a copay?

Copay is a fixed amount of money the insurance will assign to each service received. Copays are assigned by your insurance company and cannot be modified or reduced.

Copays are appreciated at the time of service.

What is Coinsurance?

Insurance companies may have coinsurance plans, meaning they require a shared cost percentage toward the service type. An example is an 80/20 plan, meaning the insurance company will pay 80% of the allowable amount, while the member is responsible for the remaining 20% of the allowable amount. Other coinsurances can be 90/10, 80/20, 70/30, etc.

Payments toward coinsurance are appreciated at the time of service.

Exclusions to my plan

Many insurance companies have exclusions to what they will cover. Many include language "subject to medical necessity." Be sure to ask your member representative to confirm exclusions prior to starting therapy

Our administration works diligently to make sure your benefits are verified prior to starting therapy so you are fully aware of your financial responsibility and any potential red flags. We encourage you to also call and verify your benefit, obtain reference number for your call along with any notes taken during the phone call.

While we do our best, ultimately insurance does not guarantee payment.