

What is a Deductible and How Does It Affect Me?

An annual deductible is the dollar amount you must pay out of pocket during the year for **medical** expenses before your insurance coverage begins to pay.

For example, if the policy has a \$1000 deductible, you must pay the first \$1000 of medical expenses before the insurance company begins to pay for any services.

This works just like the deductible for your car insurance or homeowner's insurance policy does.

When does a deductible begin?

Your deductible begins at the start of your plan year. Most plan years begin either January 1 or July 1, but plans can start on any date.

(The Medicare plan year begins January 1)

When do I have to pay for services?

Any time you receive medical care, you will be expected to pay in full for your services until your deductible is met. If you have a very large deductible, called a high-deductible insurance plan, you may have to pay out of pocket for most of your services.

How will I know when my deductible has been met?

You can call your insurance company at any time to check on how much of your deductible has been met and some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company with how much they paid or did not pay if the amount went to your deductible.

Will you send me a bill to let me know what I owe?

Yes, you will receive a statement either in the mail or through the patient portal based on your preference chosen during your initial registration with our practice. The patient portal can be accessed at the link below or you can download the AthenaOne Patient App and access everything all from one place.

<https://26835.portal.athenahealth.com/>

What if I have more questions?

Call the office any time to speak with us about your account.