



## Insurance and Payment Details

**KNOW YOUR PLAN** – This is the smartest thing you can do! Having an insurance card does not mean everything will be paid for! Be a good consumer and research your insurance plan. Find out what your plan covers/doesn't cover for well care – visits, immunizations, lab work. Know how much your deductible, co-pay and co-insurance amounts are so you can be prepared financially.

**Newborns** - Often times the baby is covered under the mother's insurance for charges incurred during the hospital stay. But, your new baby will be seen in our office fairly shortly after birth and your insurance company will apply these charges to the baby's coverage. Therefore, it is very important to have all paperwork needed to add the baby to your insurance policy prepared in advance of the baby's birth. The best plan is to have the required form(s) ready to go with your human resource department only needing the few last minute basic facts (name and date of birth). The insurance company generally allows you thirty days from the baby's birth to add the baby to the policy; but, they will be denying claims in the meantime resulting in you having to pay attention to insurance problems during the early days of your time with your baby.

**Deductibles, Co-pays, Co-insurance, and Non-Covered Services** – Each insurance policy has its particular parameters but most coverage will involve at least one, if not all four of these patient responsibilities. Each of these are separate items and having responsibility for one does not eliminate responsibility for others.

- A **deductible** is a set dollar amount that you must pay before your insurance company assumes responsibility. The deductible amount is set by your employer and is due when you receive a statement from us.
- A **co-pay** is an amount you must pay at each visit as specified by your insurance carrier. The amount of the co-pay is set by your employer and may be required for all visits – well or sick.
- A **co-insurance** is a percentage of the charge your employer has determined to be your responsibility. The actual dollar amount is based on the amount allowed by your insurance carrier after any contractual adjustments. The co-insurance amount is due when you receive a statement from us.
- Not all services may be covered by your insurance. We will be notified by your insurance company once they have processed your claim and these charges will be turned over to your responsibility. Payment for **non-covered services** is due when you receive a statement from us.