

# Understanding Your Costs

We want to make it easier to understand what you'll pay when you come in for care and after your visit.

## Payments during your visit

Your plan covers certain services at a copay or coinsurance all year round. In general, you will need to pay the cost for services at the time of service until you reach your deductible.



**When you check in** The receptionist will ask you to make a payment based on your scheduled services. This may cover only part of what you owe for your visit, especially if your doctor orders additional services during the office visit. You may be asked to make payment after your visit, and/or may receive a bill later after your insurance processes the claim.

**After your visit** If you have a deductible, the receptionist will ask to collect for the services that are expected to be applied to your deductible. If there is an additional amount due after your insurance processes your claim, you will receive a bill for the amount due as determined by your insurance.

**Lab tests and radiology visits** If your doctor sends you to a laboratory or to a radiology facility, you may also need to pay when you check in there. Services performed outside of our office are separate from the payment for services you make to our office.



## Physicals & Preventive Exams

Preventive services such as annual physicals, well child checks, well woman exams, and AHA's are a covered benefit for many insurances.

If you wish to address a new or ongoing medical problem during your preventive visit, your insurance plan does not consider that part of the physical exam. Your insurance may determine a copay, coinsurance and/or deductible is due for those services.

Charges for your visit are not finalized until all charges are submitted to your insurance. Insurance coverage varies by health plan, group, employer, service and diagnosis.

## Important terms

**Copay** The set amount you pay for covered services. For example, a \$10 copay for an office visit.

**Coinsurance** A percentage of the charges that you pay for covered services. For example, 20% coinsurance for a \$200 procedure means your portion is \$40.

**Deductible** The amount you pay for covered services each year before your insurance starts paying.

See your Plan Benefit Details for specifics about your coverage.

**Questions? Contact  
our billing staff  
at (619) 229-3920  
option 1**