

Our Financial policy

We welcome you to our clinic and thank you for entrusting your care to us. For your convenience we offer different payment arrangements to fit your needs.

Commonly asked questions:

What is a deductible?

A deductible is an amount set forth by your insurance plan that generally can range from \$250.00 to \$12,000.00. This is the amount that needs to be met before your insurance kicks in. Sometimes employers offer an HRA/HSA account that helps with the deductible.

What is an HRA/HSA?

A HRA/HSA is a health savings account that is set up to offset your deductible. It is important to know how your HSA/HRA account works prior to your first visit. Some HSA/HRA's pay you directly, some pay us directly, and some even give you a special HSA/HRA credit card.

What is coinsurance?

Coinsurance is a percentage amount of the usual and customary amount allowed by your insurance company that you are responsible for.

What is a copay?

A copay is a flat amount that you pay for each of your visits to a Doctor/provider.

What is usual and customary?

Usual and customary is the amount allowed by your insurance company.

What is an EOB?

An EOB is an explanation of benefits that the insurance company sends that states the allowed amounts.

For your convenience we have the following plans available for you.

If you have a copay:

1. You agree to pay copays/balances at the time of service.
2. You agree to keep a credit card on file that we can charge the visit to.

If you have coinsurance:

1. You agree to pay usual and customary at the time of service.
2. You agree to keep a credit card on file that we can charge after we receive your EOB.
3. You can wait to schedule future appointments until we receive the EOB and you have paid the balance.