

Allowable Amounts

Allowable Amounts vary under each insurance plan. They represent amounts contracted between our practice and your insurance company. The allowable amount may change once your company receives our bill and generates an Explanation of Benefits (EOB) under your plan. Amounts we provide to you are based on our practice's experience working with your insurance company.

Deductible Amounts

Deductible Amounts vary under each insurance plan as well. We verify your Deductible Amount with your insurer and the amount met to date so that we can accurately represent your portion of the service being provided. Most insurance companies apply the allowable amounts towards your deductible, which is why our practice collects it at the time of service.

Co-Insurance

Co-Insurance amounts vary too. Some companies pay 80% of the allowable amount, some pay 70%, and some have other variations. Some companies may pay at the stated Co-Insurance rate and apply a Co-Pay as well. Each plan dictates what you will pay at the time of service. We have based our % of Allowed Amounts based on our practice's experience working with your insurance company. This too may change, once your company receives our bill and generates an Explanation of Benefits (EOB) under your plan.

Co-Pays

Co-Pays vary as well. Some plans require a set Co-Pay for unlimited visits and some require a stepped up Co-Pay based on how many visits you have had. There are various scenarios that could apply. We do our best to gather that information from your insurance company.

of Visits and Authorizations

When your insurance company is contacted by this office, we learn whether an Authorization is required under your plan. Most plans allow our office to obtain the initial Authorization, as well as, subsequent ones. We find out how many Visits you are allowed to have. We do our best to make sure that your Authorizations and Visit limit is known and in place prior to you being seen. Please be aware that you, with your Provider, will be keeping track of both.