

Flatiron Dermatology

WHAT IS A DEDUCTIBLE?

The amount you owe for health care services before your health insurance plan begins to help you pay your medical bills.

What does deductible mean to you?

It means that before your insurance company pays for any of your health services, you would have to meet a certain amount of payment. The actual deductible depends on your specific insurance coverage.

If I pay my Copay, do I still have to pay anything else when I see the doctor?

It depends on your insurance plan. Some insurance plans have a copay, deductible, and coinsurance. Some insurance plans have a \$0 deductible whereas others have a \$1,000 deductible. If you have a \$1,000 deductible, you have to pay this in full before your insurance company will start to pay for your medical services.

Example: If the deductible is \$1,000, the insurance won't pay for anything until you have paid \$1,000 for covered health care costs. If you require surgery that costs \$3,000, you would pay the \$1,000 deductible, and the Insurance would now help pay a portion of the remaining \$2,000 (based on the plan).

When the front receptionist tells me that "My Insurance covers the visit" or "I'm in network".

What does this mean?

This means that your insurance company and our office have a contract to see you at a discounted rate. However this does NOT mean that you don't have to pay anything. All deductibles and copays still apply. This means the insurance company will not fully pay for your visit until you have fully paid and met your deductible.

Can Flatiron Dermatology, check my deductible?

Yes, however the insurance companies do not always give us the most accurate information. The staff will check your insurance to confirm that we providers of your "network". However, our staff is not responsible for telling you about how much deductible you have or how much of it you have met. *This information is impossible to determine accurately and we do not want to be responsible for giving you inaccurate information. To determine the exact amount of your deductible, please contact your insurance carrier and talk to your insurance broker.*

I acknowledge that Flatiron Dermatology can not accurately check my deductible. The office will only notify me whether "I am in Network or not". I understand that I may have to pay for all or a portion of my visit. I am responsible for any deductible I may have based upon the insurance policy I have purchased through my insurance broker.

Print name

Date

Signature