

Understanding Your Insurance Coverage

HOW DO...

Deductibles
Coinsurance
Copays
Noncovered

WORK?



We know the world of insurance can be confusing, especially if you're not sure what they will cover and what you will owe for your visit. When you come into the office, we will file your claim to your insurance carrier for you. You will get documentation from them in the mail explaining how they processed your claim. If your insurance says you owe a portion or all of the charges, here may be some reasons why:

When you purchased health insurance, you had to make some decisions. How much do you want your insurance to pay and how much are you willing to pay? The more insurance pays, the higher your monthly premiums. The more you pay, the lower your premiums—but the more you have to pay in deductibles, coinsurance, copays, and noncovered services.

- **Deductible**— The annual amount you must pay out-of-pocket before your insurance will cover any of your healthcare costs. Depending on the policy you chose, the yearly deductible can be \$250, \$500, \$1,000, \$2,500, \$5,000, etc. Check with your insurance company if you don't know what deductible you selected.
- **Coinsurance**—The percentage of covered charges that you have to pay. Coinsurance can apply to office visits or medical testing and procedures. Depending on the policy you purchased, coinsurance can range from 10% to 50%.
- **Copay**— A set dollar amount that you are required to pay, usually for office visits. Depending on your plan, copays can range from \$5 to \$50. Eye doctor visits often fall under a “specialist copay,” which can be higher than what you pay at your doctor's office.
- **Non-Covered Services**-- Charges your insurance doesn't cover that they require you to pay. Health insurances will pay for treatment of medical conditions but often won't cover routine checkups or refractions to determine your best glasses prescription. Most health insurances don't cover glasses or contact lenses either.

We hope this information is helpful! To learn more, a representative at your health insurance can explain your plan in greater detail. The number is listed on the back of your card.