



Helpful Insurance Tips

- **Do I need a referral for an appointment at your office?**

If your insurance company has specified that a referral is needed, then we will need one upon appointment. “HMO” plans often require a referral to see a specialist. Please verify this with your insurance plan and contact your Primary Care Physician to complete the referral prior to your visit.

***Note:** Your PCP still has to complete the insurance referral even if they were not the healthcare provider responsible for referring you to our office.*

- **What is a deductible?**

A deductible is an amount that must be paid out of pocket by a patient before an insurance company will pay for services.

***Example:** If you have a \$5,000 deductible, you are responsible for paying \$5,000 out of pocket before your insurance will start paying on claims.*

- **Did my claim go through insurance? If so, why do I still owe a balance?**

If you provided all of your insurance cards at the time of check in and all of your policies are active, we will submit your claim to every insurance you have designated. You still might have a balance, even if you have more than one insurance, depending on the benefit structure and rules of your plan(s).

- **My Explanation of Benefits (EOB) is different than the statement you sent me.**

This could happen for a variety of reasons. If you have credits or co-pays on your account, we will apply these credits to any of your outstanding balances. We advise all patients to carefully review the EOB that has been issued from their insurance and call the member services number on the insurance card to obtain clarification. Of course, we will also do our best to help you understand.

- **If your insurance plan has recently changed:**

Please contact our office as soon as possible to update and change your insurance. We may need a new referral and/or authorization for services and want to limit check-in delays or rescheduling appointments.

Billing Office Contact: 614-383-6005