



INSURANCE PLANS AND DEDUCTIBLES

Due to increases in the number of high deductible insurance plans, we want to make sure you are aware of some important information. If your insurance has a deductible, unless it has been met, you may be responsible for up to 100% of the allowable charges for your visit(s). This is particularly true with regard to procedures performed in the office.

ALLOWABLE AMOUNTS

Allowable amounts are the amounts your insurance company will pay, and Piedmont Healthcare will accept, for office visits and procedures, etc. We can provide an estimate of the allowed charges for a visit or procedure; however, we cannot guarantee coverage or payment by your insurance company. Specific questions regarding coverage and/or payment amounts should be directed to your insurance provider. We are happy to assist you to the extent that we can.

DEDUCTIBLES

If your insurance plan includes a deductible, which has not been met, we now require a \$200 deposit to schedule a surgical procedure. The deposit will be credited toward deductible once the charges have been filed to insurance. If you do not have, or have met your deductible, you may be responsible for a copayment and/or a percentage of the allowable charges (coinsurance). We will collect your copayment at the time of service or, if you do not have a copayment, we will collect \$50. Any payment made will be credited toward your balance once the charges have been filed to insurance.

PLEASE NOTE: If other family members are covered on your policy, there are likely two deductibles: one for the individual (subscriber) and one for the family, which is generally higher. Unless you are the subscriber, your charges will only be applied to the family deductible.