

UNDERSTANDING YOUR INSURANCE AND BILLING

If you are using insurance, we require a valid ID and your current insurance card at each visit to verify your benefits. We will attempt to obtain details about your insurance coverage and collect an estimate of what you will owe based on the information we receive regarding your plan. Please note that verification of benefits is only an estimate.

About Your Bill: It is our policy to estimate your financial responsibility and collect any known copay, coinsurance, and deductibles at your appointment. This is an estimate. If there is a balance due after your insurance has processed your claim, we will send you a statement that is due upon receipt.

Copayment or copay: A flat fee that you pay for certain services such as an office visit or procedure. The average copay amount for a specialist visit is typically \$50 to \$80 depending on your insurance plan

Deductible: The amount you pay for healthcare before your health insurance begins to pay. You pay for 100% of your medical care until your deductible is met. Once your deductible is met, you and your insurance plan will share in the cost of care as outlined in your insurance policy. If you have not met your deductible, you can expect to pay for 100% of your medical care

Coinsurance: Your share of the costs of a visit, procedure, or test once you have met your deductible for the year. Depending on your insurance plan, you pay a percentage of the cost.

Out-of-pocket maximum: Any expenses you are personally responsible for paying: deductible, coinsurance, copays and any health care expense that adds up to your out-of-pocket amount outlined in your policy. Once your maximum is met, your insurance provider will cover costs at 100% (co-pay amounts may not be included)

Endoscopy Center Billing & Insurance: You will be charged a facility fee for all procedures performed at the Endoscopy Centers. This fee does not include fees for the following services that may be incurred during your procedure, and you will receive separate bills for these services:

- Physician Fee
- Anesthesia Services
- Pathology (if required)