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**BILLING 101**

**Due to recent changes in health insurance industry, our billing department receives many calls from parents with questions regarding their bills and charges incurred during a “check up” or “sick visit”. We have developed this sheet to give you important information to help you better understand your insurance.**

**Know your benefits!**

**It is your responsibility to know your coverage details, below is some helpful information to help your understand your coverage.**

**Know Your Insurance Plan – with higher deductible and health saving accounts, check your insurance plan for limited benefits such as:**

* **Does your plan cover well-care visits?**
* **Does your plan cover immunizations?**
* **Does your plan cover sick visits?**
* **What is your co-pay & deductible?**
* **Does your plan cover after-hours visits?**

**Deductible- Your deductible is a specified amount of money that you must pay before an insurance company will pay a claim.**

***\*Any visits other than well child visits are subject to your deductible and coinsurance. If you are here for a routine check up and other issues arise besides the routine check the provider may bill for a separate visit and you may incur separate charges.***

**Coinsurance is a type of insurance in which the insured pays a share of the payment made against a claim,**

**Copay- A fixed amount you pay for a covered health care service, and after you have met your deductible.**

**Non--Covered Services are common services not covered by your insurance such as ear wax or wart removals.**

***\*Please note we do charge a fee for our services on weekends, evening, early morning drop in, and some holidays: these fees may be non-covered by your insurance.***

**We file claims with all insurances we are in network with, such as Blue Cross Blue Shield, United Health Care, Medcost, Aetna, Cigna, Coventry, Crescent and Humana PPO. We will be glad to file claims as a courtesy to any insurance even if we are not in their network. If you have any question of whether we are in network with your plan please contact your insurance company.**

**Our staff will be glad to help with any other questions.**

**You may call our office at 828-254-5326**

**For questions regarding private insurance….Ext.  2135**

**For questions regarding Medicaid…Ext. 2125**

**For questions regarding balances, collections, and to make payments…Ext. 2111**