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**CRS WANTS TO HELP YOU UNDERSTAND
YOUR HEALTH INSURANCE & YOUR BILL**

Most Health Insurance Plans only pay a portion of your bill. Here are some definitions to help you understand the charges that will be your responsibility, depending on your particular policy:

Co-Pay: When you see an **in-network** doctor, you will have to pay an amount *determined by your plan* each time you see your doctor. This amount will be collected at the front desk when you arrive for your appointment.

Deductible: This is the amount of patient out-of-pocket expense the *insurance carrier requires you to pay* before it will begin to pay for services rendered. Traditionally, deductibles only applied to out-of-network providers and services. More recently, many carriers are requiring deductibles even for in-network care. If you want to see one of our doctors out-of-network, please call your carrier to determine your current, remaining deductible.

Co-Insurance: This is the percentage of the insurance carrier's benefit allowance that *they require* the patient to pay. Again, in the past co-insurance only applied to out-of-network providers and services. However, more recently, carriers are requiring them even for in-network care. *Example of co-insurance:*

Doctor's Bill is \$200.00

Carrier's Allowance is \$180.00

Co-Insurance is 20%

Patient Responsibility if doctor is in-network is 20% of \$180, or \$36.00.

Patient Responsibility if doctor is out-of-network is the full difference between the actual payment and the doctor's charges.

Referral: Many plans require that your primary care doctor provide a referral for care to a specialist. It is the patient's responsibility to obtain this referral from their doctor.

Please review the terms of your health insurance plan so you can understand your benefits. You may also contact the customer service number of your insurance carrier, your health insurance broker, or the Human Resource representative of your company.

CRS and ProHEALTH – CRS is proud to be a Division of ProHEALTH Care, LLP. We are one company and we share computer and billing records. If you have an outstanding balance with any ProHEALTH medical practice, we will ask you to make payment when you come to our office. Likewise, if you would like to make a payment while in our office for any ProHEALTH billing statement we will be happy to assist you.

PLEASE FEEL FREE TO SPEAK TO ONE OF CRS'S TRAINED BILLING PROFESSIONALS TO ASSIST YOU IN UNDERSTANDING YOUR BILL.



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