

Putting the Pieces Together...

Understanding Your Bill

Each visit to our office is comprised of "pieces" that make your visit complete and comprehensive. If your insurance requires a co-payment for an office visit, it only applies to one piece of the visit. The other pieces might apply to your deductible, another co-payment or co-insurance. Some examples of additional pieces include laboratory tests performed in office and questionnaires.

Most insurance plans do not require a co-pay for preventative care visits. During these appointments the provider will perform a medical exam, education and age appropriate questionnaires/ screenings as recommended by the American Academy of Pediatrics. As you can see, the typical preventative care visit is made of up of many pieces. Depending on your insurance plan, each piece can have an out-of-pocket expense associated with it. **Most** insurance companies cover all the pieces of preventative visits, but a few apply these services to your deductible, co-pay or co-insurance.

Co-payment - A fixed amount owed for a covered health care service

Deductible - The amount owed for covered health care services before the health insurance plan begins to pay.

The preventative visit "piece" of the puzzle doesn't change shape. When patients present with additional concerns the industry guidelines require that we bill for an extra piece. The extra piece can result from

an ongoing patient diagnosis, for example: ADHD or asthma, but it can also result from an issue the physician discovers during the visit. For the convenience of our patients, and when schedules permit, we address these added pieces during the preventative visit. In most cases, the extra piece will result in some form of an out-of-pocket expense, typically a co-payment, but perhaps deductible or co-insurance. It is important to remember that this is an extra piece because it is an issue that would warrant a visit to our office outside of the recommended preventative care schedule.

Our goal is to deliver care in the best, most convenient way at every visit. If you have questions about your bill, please contact our Billing Department at (724) 935- 2610 or by using our Patient Portal.

Questions concerning your medical coverage should be directed to your insurance company or human resources department, if appropriate.

Co-insurance - A percentage of the costs of a covered health care service that is part of the total out-of-pocket expense.

