

## **Understanding a Deductible Plan**

For Example: You have a \$2,000 deductible that must be met before your insurance covers 100%. We normally collect \$165 per visit as a pre-payment towards your deductible to offset a large bill at the end of the month (or service).

Visit #1 Initial Evaluation

Visit #2 Follow up Appointment

Visit #3 Follow up Appointment

You paid \$165 at the visit

After charges have been adjusted by insurance patient responsibility is \$200\* for visit

\$35 is still owed

You paid \$165 at the vist

After charges have been adjusted by insurance patient responsibility is \$180\* for visit

\$15 is still owed

You paid \$165 at the vist After charges have been adjusted by insurance patient responsibility is \$170\* for visit \$5 is still owed

\*Please note the cost of each visit may differ depending on the services, treatment, or activities provided at the visit. Your first visit, the initial Evaluation, will most likely be the most expensive due to the complexity of the examination.

Date of Service	Charges after Insurance Adjustment	Initial Payment	Remaining Balance
Visit #1	\$200	\$165	\$35
Visit #2	\$180	\$165	\$15
Visit #3	\$170	\$165	\$5
Total Charges:		\$495 pre-paid	\$55 due