

Services

Insurance Plans

We do accept most insurance plans. Depending on your insurance plan, we may fall in or out of network. You can call your insurance plan or give us a call with your insurance information and we can make a call for you!

It is important to know various insurance terms that can help you make the most informed decision for you, your care, and cost savings.

Review the important insurance terms below:

- **Deductible:** The amount of money you must pay out-of-pocket before coverage kicks in. Deductibles are usually set at rounded amounts (such as \$2,500 or \$5,000). If the patient has procedure performed for \$500 and the deductible is not met, the patient is responsible for \$500 in costs.
- **Coinsurance:** The amount of money you owe to a medical provider once the deductible has been paid. Coinsurance is usually a predetermined percentage of the total bill. If the policy's co-insurance is set at 20% and the bill comes to \$100, the policy-holder owes \$20 in co-insurance.
- **Co-pay:** This type of insurance plan is similar to co-insurance, but with one key exception: rather than waiting until the deductible has been paid out, you must make their copayment at the time of service. Most often, copayments are standardized by your plan, meaning you'll pay the same \$30 each time you see a health care provider.
- **Out-of-pocket maximum(OOP):** The amount of money you pay for deductibles and coinsurance charges within a given year before the insurance company starts paying for all covered expenses. Out of pocket maximum range from \$5,000-\$10,000. Once the patient has reached the OOP amount, insurance will usually pay 100%.

If you are interested in setting up an appointment utilizing your insurance, please call the front desk at 608.351.3049. In many cases, a physician referral is not required!