

## PPO INSURANCE INFORMATION

- **What does PPO insurance mean?**

The doctor has contracted with your insurance company to provide services at a fixed and discounted rate. **All fee structures and codes have been previously negotiated and agreed to by the physician and insurance carrier.** The patient is responsible by contract for all deductibles and co-payment amounts.

- **Deductibles and Co-payments**

Since there are now hundreds of different insurance plans and many different policies within an insurance plan, it is impossible to know at the time of service what each individual's deductible responsibilities are. Deductibles may vary from zero to as much as \$1000.00 or more depending on the policy that you have chosen.

- **Guarantee of Deductibles and Co-payments**

To continue to provide quality service at preferred discounted rates and to keep billing costs under control, it has become necessary to require guaranteed payment of deductibles, co-insurances and co-payments prior to services performed.

For your convenience, we have developed with Visa, Master Card, Discover and American Express companies direct credit card billing, after your insurance company has paid all its benefits in total.

For example: For a charge of \$100.00, your insurance carrier paid \$80.00 and your deductible or co-insurance is \$20.00, the \$20.00 will be billed to your credit card of choice after payment has been received by your insurance carrier.

This system will help to control billing costs as well as create an easy system for payment of your medical charge. **If no deductible or coinsurance is required, nothing will be billed to your card.**

Thank you for your cooperation. If you have any questions, please feel free to speak with a business representative.