



# UNDERSTANDING HOW INSURANCE WORKS

## YOU WILL RECEIVE THREE SEPARATE BILLS



**Your Surgeon/Doctor** - Covers the professional fee for performing the surgery.



**The Facility or Hospital** - Covers the cost of using the operating room, recovery room, supplies, nursing staff, and equipment.



**Anesthesia Services**- Covers the cost of the anesthesiologist or nurse anesthetist who provides and monitors anesthesia during surgery.

## HOW INSURANCE WORKS



### Copay

A fixed amount you pay for a medical service, set by your insurance. Usually applies to office visits or certain procedures

*Example:* You may have a \$30 copay for your specialist visit.

### Deductible

The amount you must pay each year for covered services **before** your insurance begins to pay.

*Example:* If your deductible is \$1,500, you must pay \$1,500 of covered costs before your insurance starts covering expenses.

### Co-Insurance

After you meet your deductible, you may still need to pay a percentage of the cost of covered services.

*Example:* If your co-insurance is 20% and the bill is \$1,000, you pay \$200 and your insurance pays \$800.

## HIGH DEDUCTIBLE PLANS

Patients with a high deductible will be required to pay a deposit **30 days prior** to their scheduled surgery date. After the procedure, you will receive a final bill for any remaining balance.

## IMPORTANT INFORMATION ABOUT YOUR FINANCIAL RESPONSIBILITY

The amounts you owe for **copays, deductibles, and co-insurance** are determined **solely by your insurance company** based on your specific plan and coverage. These amounts are **not set by our office**.

Your insurance company has a contract with you (the patient) and a contract with our office (the provider) that requires us to collect these fees on their behalf. This means that, by agreement with your insurance company, we are obligated to request and collect the copay, deductible, and co-insurance amounts they specify for your care.

If you have questions about how these amounts are calculated or why you owe them, please contact your insurance company directly for clarification.

## TIPS FOR MANAGING YOUR BILLS

- Check your insurance benefits before your procedure so you know your deductible, copays, and co-insurance amounts.
- Expect multiple Explanation of Benefits (EOBs) from your insurance - one for each provider.
- Pay Attention to due dates on each bill to avoid late fees.
- A CPT/Procedure code can be provided to help determine your cost for the procedure.

Insurance can be complicated, but understanding the basics will help you avoid surprises. If you have any questions about a bill, contact the provider or facility listed on the statement. If you have any questions about what your insurance covers, contact your insurance company directly.

For any questions related to your bill from Consultants in Ophthalmic and Facial Plastic Surgery, please contact our billing department at **(248) 357 - 5100 extension 604**.



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