

# Understanding Insurance



Insurance is extremely complicated and each plan is different! Here are a few things to help you understand your insurance:

- Your plan might have:
  - A **Copay** — a set amount you owe any provider.
  - A **Deductible** — an amount you must pay out of pocket before certain benefits begin.
  - **Co-insurance**—a percent of fees you pay after reaching your deductible.
  - A “**Carve Out**” for Mental Health — which gives your mental health coverage to a different company than your medical benefits. This may or may not be clearly indicated on your insurance card. We may not be in-network for this secondary company.
- *The easiest way to find out about your specific benefits is to give your insurance company a call using the number on the back of your card—they are happier to talk to their clients than to us!*

If you have a high deductible or a possible “carve out” it is our office practice to charge the full insurance rate (which is significantly less than the self-pay rate), unless your benefits have been verified beforehand.