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Patient's Guide to Understanding Insurance

So, your insurance "covers" physical therapy - which means you won't have to pay anything out-of-pocket for your therapy visits, right? Not quite. The fact that your insurance plan covers PT services-or any other services, for that matter - doesn't necessarily mean you're off the hook as far as payment goes. In many cases, you'll still have to pay a deductible, a co-insurance, or a copayment. Talk about tricky.

To better understand the terms of your plan, you first must understand the terminology. Here are a few common questions regarding insurance lingo:

What is a deductible?

This is the total amount you must pay out-of-pocket before your insurance starts to pay. For example, if your deductible is \$1,000, then your insurance won't pay anything until you have paid \$1,000 for services subject to the deductible (keep in mind that the deductible may not apply to every service you pay for). Furthermore, even after you've met your deductible, you may still owe a copay or co-insurance for each visit.

What is a copay?

This is a fixed amount that you must pay for a covered service, as defined by your health plan. Copays usually vary for different plans and types of services. Typically, you must pay this amount at the time of service. Again, copay amounts are fixed – which means you will always pay the same amount, regardless-of visit length. In most cases, copayments go toward your deductible.

What is a coinsurance?

This type of out-of-pocket payment is calculated as a percent of the total allowed amount for a particular service. In other words, it's your share of the total cost. For example, let's say:

- Your insurance plan's allowed amount for an office visit is \$100.
- You've already met your deductible.
- You're responsible for a 20% coinsurance.

In this situation, you'd pay \$20 at the point of service. The insurance company would then pay the rest of the allowed amount for that visit. Keep in mind that the coinsurance amount may vary from visit to visit depending on what services you receive.