Understanding Your Health Insurance Benefits

21st Century Oncology

Patient Name: ___________________________ Patient Number: ___________ Date: ___________

Understanding Your Health Insurance Benefits

People have differing amounts of health care expenses because insurance coverage is different. There are some common terms that apply to almost everyone. The following is prepared to assist you in understanding your health care benefits.

This is not a guarantee of benefits; we have made every effort to obtain correct benefit information from your insurance carrier. Final determination of your benefits will be dictated by your insurance company at the time the claims are processed. Therefore, your patient responsibility may be adjusted to reflect this.

___________ Annual Deductible: This is the amount of annual out-of-pocket expense for covered medical services that your insurance requires you to pay each policy year to a health care provider before the insurance pays for benefits.

___________ Deductible met to date.

___________ Co-Insurance: This is the percentage of the visit or treatment that you are responsible for. Your deductible must be met before your insurance begins to pay their portion.

___________ Out-of-Pocket Maximum: This is the amount of co-insurance that you are required to pay annually. When you have paid this total amount for health care services your insurance then begins to pay all applicable charges at 100% of the allowed amount. Co-Pays and deductibles may or may not apply to this amount, this varies by insurance plan.

___________ Out-of-Pocket Maximum met to date.

___________ Co-Pay: This is the amount that you pay at your office visit today. As this is a specialist office, this amount may be higher than what you normally pay for your primary care physician visits. Co-payments are expected at the time of service. Some benefit plans require a co-payment due daily for radiation treatment.

Do my co-pays apply to my Out-of-Pocket maximum? YES or NO
Does my deductible apply to my Out-of-Pocket maximum? YES or NO

21C has a Financial Counselor assigned to each office to educate you on your insurance benefits and to assist you with any financial related questions during your course of treatment. If you have any questions regarding your benefits, please feel free to stop in or call ______________________ and speak with ______________________, the Financial Counselor, at any time during the course of your treatment. You will have the opportunity to speak with the Financial Counselor to discuss your insurance benefits in detail and determine your financial responsibility for your prescribed course of treatment. Based on the information provided by my insurance company, my estimated financial responsibility for treatment will be ______________________.

If you have any billing questions after completion of treatment please do not hesitate to contact our customer service department at 800-437-1619.

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Patient Signature

Source: 21st Century Oncology, Fort Myers, FL; Oncology Roundtable interviews and analysis.