

Health Insurance Deductibles

The trend in health insurance is that these days most policies have a “Deductible”. Deductible policies, amounts and dates of start vary widely and can be complicated. For this reason, they should be reviewed prior to beginning any treatment. Generally the term deductible means you are responsible for paying that amount annually to care providers before the insurance coverage begins.

For example: If you have a \$500 deductible, you have to directly pay your first \$500 of incurred medical expenses directly to the health care provider(s). After you have paid that \$500 deductible, your insurance will begin to cover your medical expenses. You will probably at that time have a co-insurance or co-pay that you will pay per visit to the health care provider. It is strongly advised that you keep track of what you have paid towards your deductible so you don't go over the amount.

With this in mind, we require that prior to our first session, you will call your insurance company (the patient services number shown on your insurance card) and ask them specifically:

“I will be seeing a mental health therapist. Please tell me if I have a deductible and if any of it is left for me to pay. If so, what is that amount left to be paid of this deductible as of today's date”

By my signature below,

***I warrant that I understand that a it is my responsibility to determine, by contacting my insurance company directly, if I have a deductible and if so how much is left on it prior to my initial session or as of today's date.

***I further understand that I am responsible to pay any payments that are not covered by my insurance company due to an unmet balance on my deductible.

Name (Print)

Signature

Date