

INSURANCE COVERAGE / Payment Policy

Prior to your appointment, your insurance policy and benefits will be verified. Please be prepared to pay any copays, as well as any coinsurance or deductibles that have not been met. If you are unsure about what your benefits are, please contact your plan or plan Administrator. We want your visit to be as comfortable as possible and all financial matters understood prior to your visit so that your care is the priority at your visit.

DEDUCTIBLE:

A SET AMOUNT THAT YOU MUST MEET BEFORE INSURANCE PLAN CONTRIBUTES TO ANY EXPENSES.

OUT OF POCKET (CO-INSURANCE):

A SET AMOUNT THAT YOU MUST MEET VIA A PERCENTAGE OF EACH VISIT OR ALLOWABLE BEFORE THE INSURANCE PLAN CONTRIBUTES 100 PERCENT.

EX: 5500.00 OUT OF POCKET AT 30% (Meaning, you must pay 30 percent of all expenses until that totals 5500.00 before insurance will pay 100 percent

COPAY:

A SET AMOUNT THAT YOU MUST PAY EACH TIME YOU VISIT A PROVIDER, LAB, IMAGING FACILITY, ETC. EX: 30.00 for Primary Care Visit, 50.00 for Specialty visit.

OUR PAYMENT POLICY:

YOUR INSURANCE MAY OR MAY NOT COVER A WELLNESS VISIT. ISLAND WOMENS CARE COLLECTS ALL COPAYS, COINSURANCES, AND DEDUCTIBLES PRIOR TO YOUR VISIT AS WE DO NOT KNOW WHAT YOU WILL DISCUSS WITH THE PHYSICIAN AND HOW THE VISIT WILL BE CODED. ANY PROBLEM DISCUSSED OR ADDRESSED AT YOUR VISIT MAY BE CODED AS AN EVALUATION AND MANAGEMENT VISIT INSTEAD OF, OR IN ADDITION TO, A WELL WOMAN VISIT. Some offices require that you place a credit or debit card on file for unpaid expenses, we require that you pay in advance for estimated charges.

BC/BS State Health Plan and Medicare Part B DO NOT COVER ROUTINE/ ANNUAL GYNECOLOGICAL EXAMS.

After your claim has processed with your insurance/s, should you be due a refund, your refund will be processed in accordance with our refund policy.