

Ashton Vein Center/Phlebology Associates, PA  
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#### UNDERSTANDING CO-INSURANCE, DEDUCTIBLES & CO-PAYS

Co-payments, co-insurance percentages and deductibles vary for each covered individual depending on how your policy is written. These contracted responsibilities must be met before your insurance company even considers coverage.

We retrieve your benefit information on line however, that information is not always updated or accurate. We collect an estimated amount when services are rendered. Later the explanation of benefits (EOB) shows in detail how the claim was processed with the correct benefit information. You will be billed for any co-payment, co-insurance or deductible that was not collected at the time of service.

This also applies to Medicare Secondary payers. If your secondary has a deductible, co-insurance percentage or co-pay that was not collected at the time of service you will be billed for that amount.

It is your responsibility for payment if your claim gets denied for any reason. It is also your responsibility to let us know of any changes in your insurance. Failure to do so could result in no coverage at all or limited coverage that you will be responsible for. It is also your responsibility to get your referral from your primary care physician if one is needed.

#### UNDERSTANDING REASONABLE, USUAL AND CUSTOMARY FEES

The Ashton Vein Center bills reasonable and customary fees. A reasonable and customary fee is the amount that your health plan determines is the normal range of payment for a specific health-related service or procedure within a given geographic area. If we are your in network provider, you are not subject to reasonable and customary fees. The ALLOWED amount is all we are permitted to hold you responsible for. However, you are still responsible for your co-pay, co-insurance and any deductible as explained in the previous paragraph.

We must emphasize that as medical care providers, our relationship is with you not your insurance company.

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