

**Pilot Healthcare PL  
Family Medicine**

**Health Insurance Terms**

Definitions of Health Insurance Terms:

1. **Deductible:** the amount you pay before your insurance starts to pay its portion, or co-insurance (e.g. 80/20), for a covered health expense. Depending on the terms of your plan, you may not have to pay a deductible for medical office visits, but may be required to pay for procedures, such as a biopsy or electrocardiogram. Please see below your specific deductible and/or co-insurance.
2. **High Deductible Plan:** usually a deductible over \$1200, which likely reduces your insurance premium, as you accept risk for more out-of-pocket if ill or injured. Some advise coupling this option with an HAS.
3. **HSA- Health Savings Account:** If your employer offers an HSA as part of the benefits, an amount is deducted from your pay and put into a tax-deductible account used to pay medical expenses, like deductibles.
4. **Co-pay:** the amount an insured person is expected to pay for a medical expense at the time of the doctor office visit. The co-pay will likely not cover the entire expense of the visit, and the expense remainder depends on the doctor's insurance regulated charge (approved fee schedule), the applicable deductible, and the co-insurance. Please see below your co-pay (if applicable).
5. **EOB- Explanation of Benefits:** is sent by the insurance company after the doctor receives the co-pay, the doctor's billing system subtracts the co-pay from the office visit rate negotiated in advance with the insurance company, and the doctor bills the insurance company for the difference. The patient (and doctor) will receive an EOB later from the insurance company outlining the charges and disclosing the fees paid by the insurance company.

Comments: The receipt of the EOB is the final determination regarding the billing process. We sometimes get erroneous information from the insurance company or patient before we get the EOB. My office will do its utmost to verify your benefits before you are clinically seen by the doctor. Please make us aware of your insurance coverage as soon as possible, which also includes any changes throughout treatment. Please be mindful of any "pre-certification" or insurance company approval required in advance of a particular procedure.

As you might suspect, the billing process has become quite complex. There are many insurance health plans and many variations within a plan. We, at Pilot Healthcare, ask for your patience with charges until we obtain the EOB, and we can settle charges if needed.

Your co-pay: \_\_\_\_\_ or co-insurance: \_\_\_\_\_

Your deductible: \_\_\_\_\_

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Printed Patient Name

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Patient Signature

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Date