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# HEALTH INSURANCE COSTS

Understanding healthcare coverage can be complicated.

Below is an example to improve understanding of insurance costs for physical therapy services. In the example below, the patient's plan has a deductible of \$500, copay of \$30, co-insurance of 20% and an out of pocket maximum of \$2000.

Follow the scenerio with a physical therapy service cost of \$120 per visit.



## DEDUCTIBLE

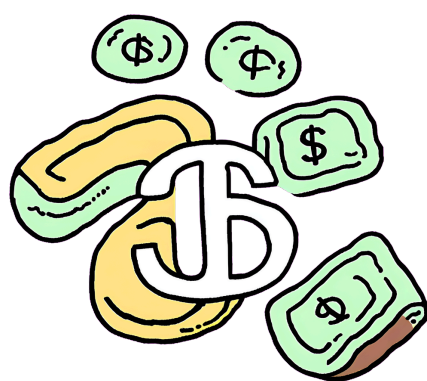
Set Dollar amount to be paid by you before insurance contributes.

Total Bill- \$120

You pay \$120

Insurance Pays: \$0 until deductible is met.

After \$500 is met, insurance will start contributing.



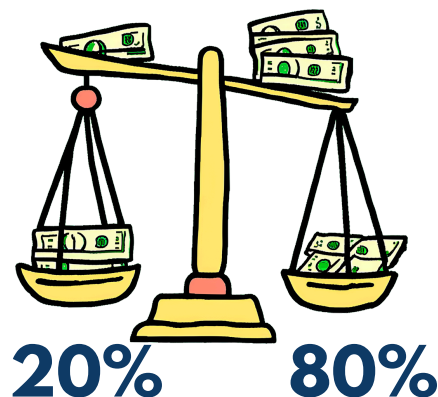
## COPAY

Set \$ amount that you pay per visit after deductible is met.

Total Bill- \$120

You Pay - \$30 per visit until out of pocket is met.

Insurance pays-\$90 per visit.



## CO INSURANCE

Percentange of the total bill, that is paid per visit after deductible is met.

Total Bill: \$120

Coinsurance (20%); You Pay : \$24

Insurance Pays (80%): \$96



## OUT OF POCKET MAXIMUM

Maximal threshold to be paid (\$2000) in a calendar year(co-pays, co-insurance, deductibles).

Insurance Pays 100% after maximal is reached.

OOP Maximum reached.

Total Bill -\$120

You pay: \$0

Insurance Pays- \$120

### Disclaimer

The above information is for educational purposes only. Your actual coverage and exact fees will vary based on your individual insurance plan, coverage, and costs met at the time of claim submission. To get accurate details about your benefits, please call the number on the back of your insurance card and ask your member representative about your "physical therapy, outpatient, office visit" benefits.



**ASARA**<sup>SM</sup>  
Physical Therapy & Balance Clinic