

## Understanding Your Insurance

Welcome to Santa Cruz Core Fitness + Rehab. We are excited about your choice to take charge of your health.

To understand your insurance benefits, you must first realize that there are many different types of insurance plans and coverage. Either you or your company picked your type of coverage that is within your plan.

With all insurance plans, there is usually a patient responsibility of payment. This amount is either a deductible, a co-pay or a coinsurance. Sometimes your plan may require you to pay all three. We will contact your insurance company to determine what your responsibility is. **It is illegal for a doctor's office to not collect the patient responsibility.** We will explain your responsibility clearly and detailed. If payment is required, we will help you to choose the easiest method of payment.

In addition to payment responsibility, most insurances have a maximum number of visits they will allow as well as a maximum amount of payments per year. It is important to realize that these caps or maximums are determined by the plan which you chose. They are not determined by the amount of care needed to get you healthy. Please do not make the mistake of choosing either your type of care length of care according to what your insurance will pay. This can be a dangerous mistake.

As an added service, we will send your bills to the insurance company for the doctor's payment. Your payment for our service will come directly to our office. In some cases the insurance company will make payment to you and in your name. Those checks need to be brought to the office as they are the doctor's payment.

If you would like to submit your own bills to your insurance company we will charge you for service are the office. Upon your visit, you will be given and invoice that you can then submit to your insurance company for reimbursement.

Remember, our goal is to help you get healthy. Insurance can be confusing. We will do all that is in our power to help you clearly understand your benefits.

Once again, welcome to our office and welcome to a healthy life!  
- Santa Cruz Core

I read and understand how my insurance works.

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Patient name:

Signature

Date: