 **Medical Billing INformation: FAQs**

We want to share some important information about changes at the \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Health Department STD Clinic. Starting \_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2014, we will begin billing medical insurance for visits to the clinic.

**What does this mean for to you?**

Like your doctor’s office, the Health Department will now be able to bill insurance for payment of services.

**Why are we doing this?**

The Affordable Care Act (ACA) is providing more people with insurance. To respond to more people having insurance, we are now using Medicaid and other insurance for payment. You will find that the care provided in our office will not change due to billing practices; rather we will be able to give more comprehensive care.

**What does the Health Department provide for me?**

Our medical health staff includes experienced nurses, nurse practitioners and a consulting physician. Our services include STD diagnosis, testing and treatment, including HIV testing.

**Who can use Health Department?**

Everyone is welcome at the Health Department. No one is turned away. If fees for services are a financial hardship for you, we are happy to make payment arrangements.

No one will be denied access to services due to inability to pay or because they don’t have insurance.

**What should you know before your visit?**

Call our office ahead to find out about our appointment hours. Call \_\_\_\_\_\_\_\_\_\_\_\_\_\_. Or visit our website at \_\_\_\_\_\_\_\_\_\_\_\_\_\_.

If you have insurance, bring your insurance card and co-payment with you.

No one’s insurance will be billed without their permission. If confidentiality is a concern, please discuss this with our staff, and we will make arrangements for you.

**What is a co-pay?**

A fixed amount (for example, $15) that your insurance requires you pay for a medical visit, usually when you get the service. The amount can vary by the type of health care service covered in the insurance plan.

**What is a deductible?**

The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is $1,000, your plan will not pay anything until you have met your $1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

**What is co-insurance?**

Your share of the costs of a covered health care service, calculated as a percent (for example, 20 %) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plans allowed amount for an office visit is $100, and you have already met your deductible, your coinsurance payment of 20 % would be $20. The health insurance or plan pays the rest of the allowed amount.

**How will I know what my insurance is being used for?**

When your insurance company processes a claim for medical services, you will likely receive an explanation of benefits summary. This practice may differ based on your insurance carrier's policies.

**What is an Explanation of Benefits (EOB) summary?**

A statement sent by a health insurance company to the primary person insured or the insured individual explaining what medical treatments and /or services were paid on their behalf. This may be provided in a mailed summary or by electronic communication based on your insurance carrier's practice.

**Who can I call or talk to if I have additional questions or concerns?**

Please call our office and we will be happy to help you. We can be reached at \_\_\_\_\_\_\_\_\_\_\_\_\_\_.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*\* STDTAC/Jan. 2014. Thank you to Roberta Moss, Moss Healthcare Consulting, for her contributions to this document.*