# **In-Network Insurance Financial Policy**

Flatland Psychiatry, PLLC Lubbock, Texas

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We're glad you've chosen our practice for your care. To make billing easier, here's what you can expect when we bill your **in-network insurance**:

## **Insurance Billing**

- As an in-network provider, we will bill your insurance company directly for covered services.
- Your insurance company will process the claim and let us know what they will pay.

## **Patient Responsibility**

- You are responsible for any amounts your insurance requires, such as:
  - o Copayments usually due at the time of your visit.
  - o **Deductibles** if you have not yet met your yearly deductible, you may owe part or all of the visit cost.
  - o Coinsurance a percentage of the visit cost that your insurance requires you to pay.
- These amounts are determined by your insurance plan, not by our office.

## **Payment**

- Copayments are collected at check-in.
- Once your insurance processes the claim, you may receive a bill from us for any deductible or coinsurance.
  Payment is due when you receive your statement.
- We accept credit or debit cards. Payment plans may be available if needed.

Follow up appointments will not be scheduled until your balance is paid in full if anything is owed.

#### **Your Insurance Coverage**

- Your insurance policy is a contract between you and your insurance company. While we will do our best to help, it is your responsibility to understand your benefits, including deductibles, copayments, and coinsurance.
- If you have questions about your coverage, please contact your insurance company directly.

#### **Questions or Help**

Our billing staff is here to help explain your statement or answer any questions you may have about the billing process.

Patient Name:	
Signature:	Date: