

# HEALTH INSURANCE INFORMATION

Your health insurance is based upon a contract between the insured party's employer and the insurance company, or in some cases, between you, or other parent of the child, and the insurance company. If your employer has selected your plan, it is customary for the employer to describe and discuss the benefits of the plan with the employee. It is the responsibility of the insurance company to provide supporting documentation (Plan Benefit Booklet), and (Enrollment Card (s)) to the insured.

It is the responsibility of the insured party and any adult who benefits from this plan, or whose child receives benefits from this insurance plan to know:

1. The commencement date of the plan.
2. If there is an annual deductible, and how much.
3. If "Well Care" and Immunizations are a covered benefit.
4. Which hospital the carrier is contracted with.
5. Which laboratory the carrier is contracted with.
6. Which diagnostic center the carrier is contracted with.
7. The amount of your co-pay.

It is the responsibility of the parent who presents the child to the physician's office to also present the insurance card to the receptionist when checking in. It is the responsibility of the parent who presents the child to the physician's office to notify the receptionist of any changes or termination of their plan.

The contract between the "Provider of Service" (Physician) with any insurance company is:

1. To provide quality medical care to the patient.
2. To send patient to correct diagnostic/lab/hospital (information supplied by parent).
3. To submit the claim for service to the appropriate carrier in a timely fashion.
4. To give credit to patient for any "contracted discount".
5. To collect co-pays, and other balances due from patient at time of service.

If you ever have questions regarding yours or your child's coverage, contact your employer or call the number listed on the back of your insurance card. Watch for your Explanation of Benefits from your insurance company and your monthly statement from us.

Your physician and the office staff are not the keepers of your employment benefits.

## KNOW YOUR INSURANCE PLAN