



NOTICE OF FINANCIAL POLICY

Los Gatos Therapy Center is a participating provider with most insurance plans. Each insurance plan has different benefits for you as well as different financial obligations. Not all insurance policies cover all services. It is ultimately your responsibility to check with your insurance company to determine covered benefits.

PLEASE REMEMBER: The agreement of the insurance carrier to pay for health care is a contract between you and the insurance company. Any questions or complaints regarding coverage should be directed to your insurance company.

Confirmation of benefits does not guarantee coverage. Our office will bill the insurance company and invoice you for the difference.

YOU ARE FINANCIALLY RESPONSIBLE FOR ANY OUTSTANDING BALANCE ON YOUR ACCOUNT

FAQ

A deductible is the amount you pay for health care services before your health insurance begins to pay.

How it works: If your plan's deductible is \$1,500, you'll pay 100 percent of eligible health care expenses until the bills total \$1,500. After that, you share the cost with your plan by paying coinsurance.

Coinsurance is your share of the costs of a health care service. It's usually figured as a percentage of the amount we allow to be charged for services. You start paying coinsurance after you've paid your plan's deductible.

How it works: You've paid \$1,500 in health care expenses and met your deductible. When you go to the doctor, instead of paying all costs, you and your plan share the cost. For example, your plan pays 70 percent. The 30 percent you pay is your coinsurance.

A copay is a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service.

How it works: Your plan determines what your copay is for different types of services, and when you have one. You may have a copay before you've finished paying toward your deductible. You may also have a copay after you pay your deductible, and when you owe coinsurance.

NO CALL NO SHOW (NCNS)

All appointments require a 48-HOUR cancellation notice. When a patient does not show up to their appointment without a 48-hour notice, it is considered as a No Call No Show appointment.

The office will impose an administrative fee of \$150 for NCNS appointments