

# OMPT Specialists

## Understanding a Deductible Plan

EXAMPLE: You have a \$2,500 deductible that must be met before your insurance covers 80-100% (depending on your benefits). We collect \$100 per visit as a pre-payment towards your deductible to offset a large bill.

### INITIAL EVALUATION

#### VISIT 1

- If you paid \$50 at the visit
- After charges have been adjusted by insurance, patient responsibility is \$150 for that visit.
- \$100 is still owed.

### FOLLOW UP APPOINTMENT

#### VISIT 2

- You paid \$50 at the visit
- After charges have been adjusted by insurance, patient responsibility is \$130 for that visit.
- \$80 is still owed for visit 2

### FOLLOW UP APPOINTMENT

#### VISIT 3

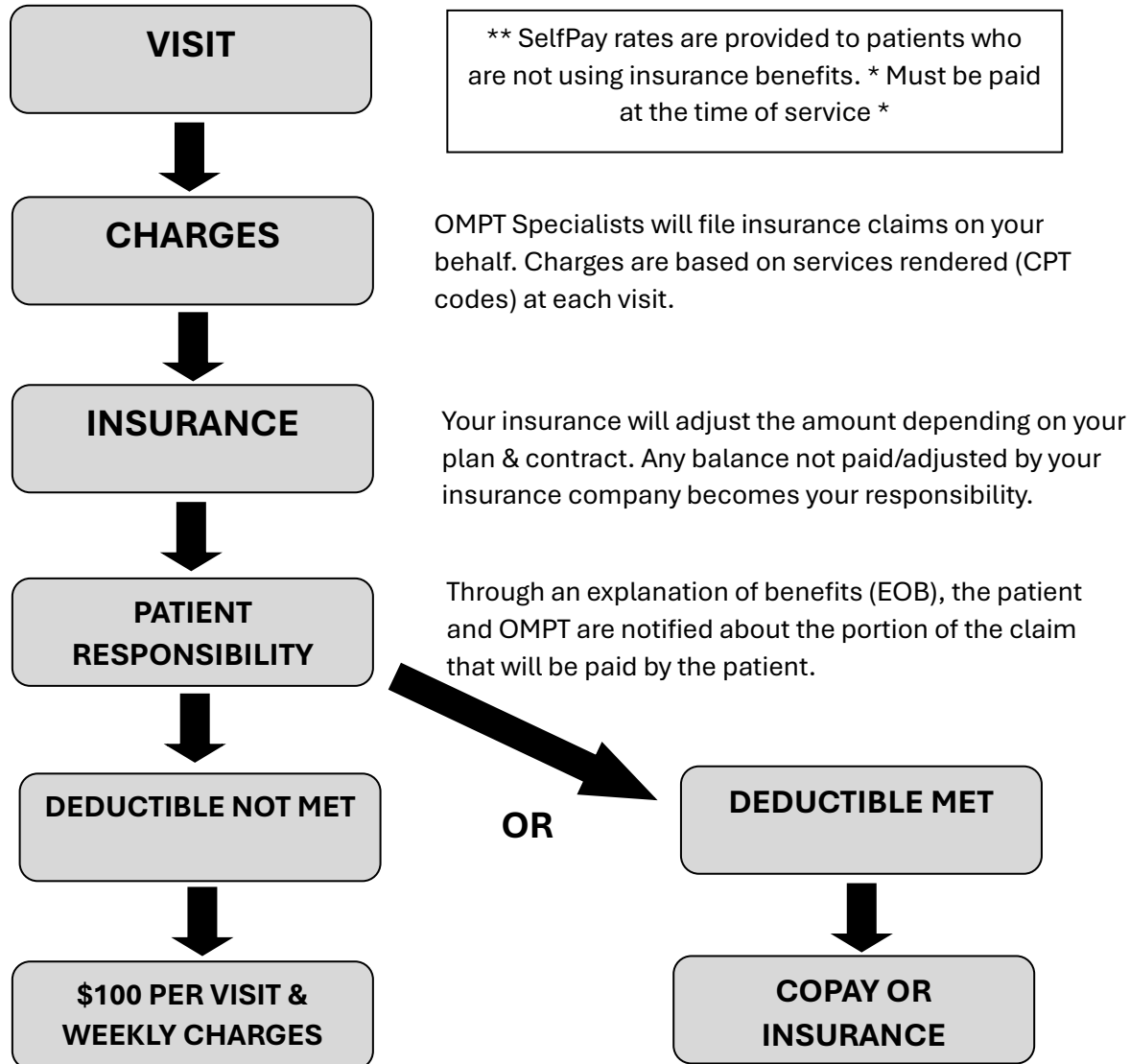
- You paid \$50 at the visit
- After charges have been adjusted by insurance, patient responsibility is \$120 for that visit.
- \$70 is still owed for visit 3

\*\* Please note the cost of each visit may differ depending on the services and treatments provided at the visit. These numbers serve as an example. Your first visit, the initial evaluation, will most likely be more expensive due to the complexity of the examination.

Date of Service	Charges after Insurance Adjustments	Initial Patient Payment	Remaining Balance Due
Visit 1	\$150	\$50	\$100
Visit 2	\$130	\$50	\$80
Visit 3	\$120	\$50	\$70
	\$400 Total Charges	\$150 Pre-paid	\$250 Due

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## The Billing Process: Your Costs



A \$50 pre-payment towards your deductible is collected at each visit and you will be charged any remaining balance once EOB is received.

A pre-determined rate or percentage you are responsible for based on your specific health insurance.