



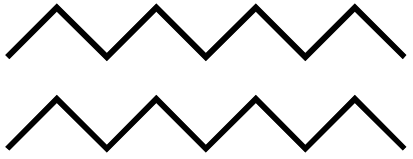
NAVIGATE HEALTH INSURANCE

WITH MADI

WHY DO I KNOW ALL THIS?

MEDICAL BILLING AT AN
ALTERNATIVE
HEALTHCARE CENTER





AGENDA

find a doctor

billing practices

primary/secondary

know your coverage

paying the bill



Find a Doctor

- Visit your health insurance website and search for a provider
- Call your doctor's office and see if they are in network
- Reroute the ambulance (just kidding, but seriously)



Billing Practices

Ask your doctor



ask your doctor's
office how they bill

diagnostic vs.
preventative

ask for the specific
treatment codes they
use

verify coverage with
your insurance





You don't get
to pick which
insurance is
your primary

Primary/Secondary Coverage



If you are double
covered know
which one is
your primary
insurance



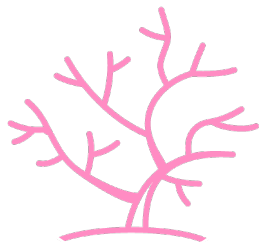
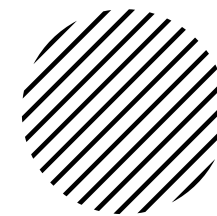
Call your
insurance
company and
tell them you
have secondary
insurance



Tell your
doctors so they
can bill both
before they bill
you

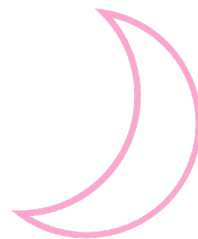


KNOW YOUR COVERAGE



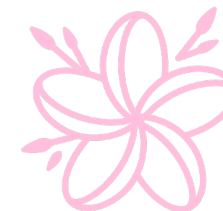
DEDUCTIBLE

If your deductible applies
you will pay for
everything until your
deductible has been met



COINSURANCE

A percentage of the bill that
you will be responsible for
(usually your deductible
will apply first)



COPAY

A set dollar amount that
will be owed for the
appointment (usually for
office visits)



PAYING THE BILL



Patient 1

- Physical Therapy benefit: deductible applies and then 20% coinsurance
- She has already met \$1400 towards her \$1500 deductible
- This visit costs \$220
- \$100 of her \$220 visit cost will go towards her deductible leaving her with \$120 that will apply to her coinsurance
- 20% coinsurance of \$120 = \$24 patient cost
- Her final bill is $\$100 + \$24 = \$124$

Patient 2

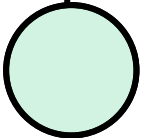
- Physical Therapy benefit: \$35 copay, deductible does not apply
- It doesn't matter if the patient has met his deductible or not
- The visit costs \$220
- His final bill is \$35

(Both these examples are under the assumption that all treatment codes used fall to this benefit)



health insurance is in
the business of making
more money

**EDUCATE YOURSELF ON
YOUR COVERAGE**





THANK YOU

HANDOUT

- a pdf from the
department of labor -

