

O'LEARY CHIROPRACTIC

A note on Health Insurance

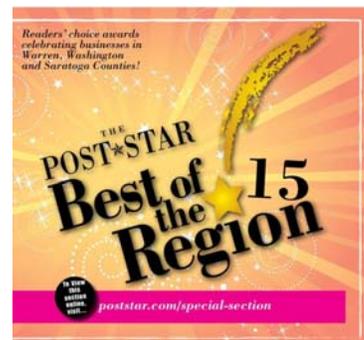
Health insurance policies are seemingly getting more complicated by the year. Each year insurance coverage changes. Here a few frequently asked questions.

FAQ's:

- 1. What is a co-pay?** A copay is a fixed amount you pay for a health care service, usually when you receive the service. Additional costs for the service are picked up by your insurance company.
-example: You see your doctor for a physical. The total cost is \$100. Your copay is \$20, your insurance company pays the other \$80.
- 2. What is a deductible?** A deductible is the amount you pay for health care services before your health insurance begins to pay.
-example: Your plan's deductible is \$1,500. That means for most services, you'll pay 100 percent of your medical and pharmacy bills until the amount you pay reaches \$1,500. After that, you share the cost with your plan by paying coinsurance and copays.
- 3. What is 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.
-example: You just paid your of \$1,500 deductible. Now your plan will cover 70 percent of the cost of your doctor bills. You pay the other 30 percent; that's your coinsurance. If your treatment costs \$100, your plan will pay \$70 and you will pay \$30.

If you, your family or friends suffer from neck pain, back pain, extremity pain or headaches, we can help!

To set up an appointment please call **793-1205** or for more information visit us at: www.olearychiropractic.net or **find us on Facebook at O'Leary Chiropractic**



O'Leary Chiropractic accepts almost all types of major medical, not limited to:

- American Specialty Health
- Blue Cross/Blue Shield (various plans)
- CDPHP
- Blue Shield Northeastern New York
- MVP
- CIGNA
- MPN
- United Healthcare
- AETNA
- Medicare
- Workers Compensation/No Fault.
- Affordable private pay options

Do I need a referral?

You do not need a referral to schedule an appointment with Dr. O'Leary or Dr. Steele.