

Understanding Your Insurance

Navigating insurance coverage can be confusing, especially when starting new services. The following guide explains key terms and why certain payments are required at the time of service.

What are Copays and Coinsurance?

A copay is a fixed amount you pay at each visit, set by your insurance plan and usually listed on your insurance card (for example, \$20 per counseling session). Coinsurance is also paid at the time of your session, but instead of a flat fee, it is a percentage of the total cost. Copay and coinsurance amounts vary by insurance company and individual policy and are determined by the insurance company, not by CCW.

What is a Deductible?

A deductible is the total amount that must be paid out of pocket for covered services before the insurance company begins to pay. For example, if the deductible is \$1,000, the client must pay the full cost of counseling sessions until that amount has been reached. After meeting the deductible, the insurance company begins to share the cost through copays or coinsurance.

Why Must a Copay Be Paid or a Deductible Be Met?

Insurance companies require you to share in the cost of care through copays, coinsurance, or deductibles. These payments are part of the agreement between you and your insurance provider. Counseling practices are required by insurance contracts to collect these payments at the time of service. Failing to do so can violate the provider's agreement with the insurance company.

Insurance Verifications by Clintonville Counseling & Wellness

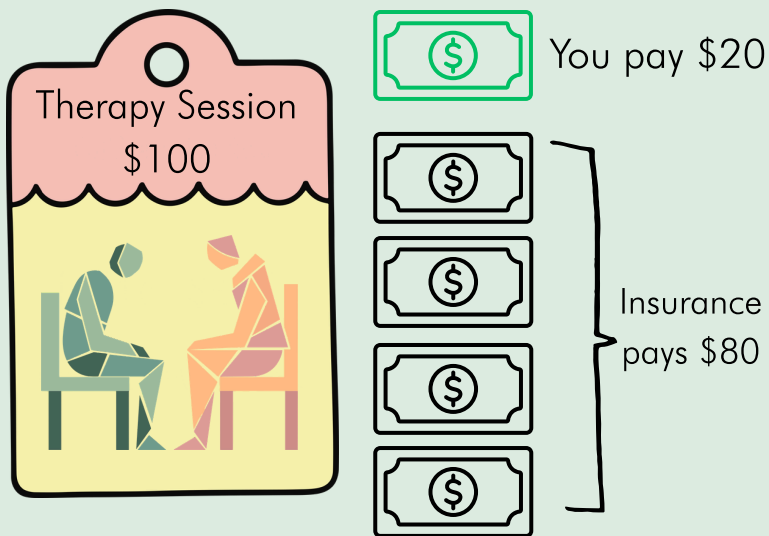
Reminder: While we do verify your benefits for you as a courtesy, the information we share is based on details provided by your insurance company and is an estimate, not a guarantee. Individual policies can vary, so we encourage you to contact your insurance provider directly to confirm your anticipated cost for sessions.

What are copays / coinsurance?

Copay: Fixed amount you pay for therapy

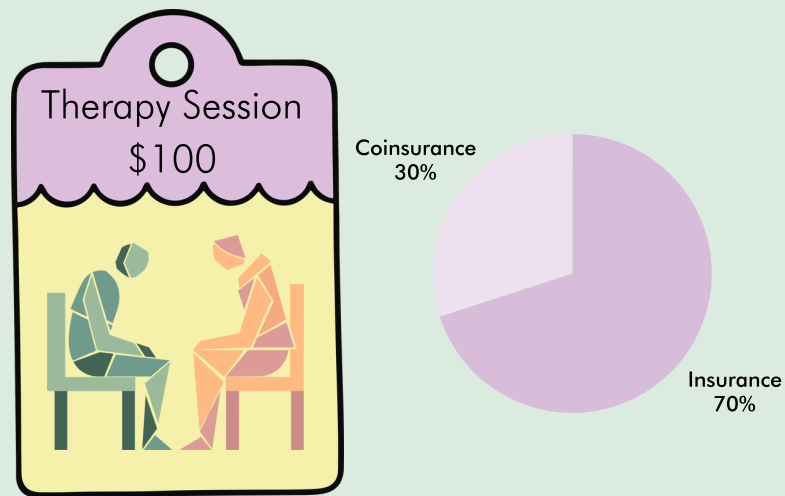
Coinsurance: The percentage you pay for therapy

Example



\$20 Copay

Example



\$30 Coinsurance

What is a Deductible?

You pay full cost



Before deductible

\$ Deductible \$

You share costs with your insurance



After deductible