



# IRVINE

## DERMATOLOGY

### Insurance Pricing and Coverage

When using insurance, Irvine Dermatology does **NOT** set the price for your visit nor any procedures. Your insurance company sets the price for everything. (We don't like this either, but we are legally obligated to follow their rules if we accept your insurance). The insurance company also decides how much they will cover and how much you owe. They even decide what is covered and what is denied (denials mean the patient has to cover).

<h4>Premium</h4> <p>Your premium is the amount of money you pay each month for insurance.</p>	<h4>Deductible</h4> <p>Your deductible is the amount you pay for health expenses before your insurance company begins covering most costs.</p>	<h4>Copay</h4> <p>A copayment is a smaller, fixed out-of-pocket cost you cover for healthcare services usually once you've reached your deductible.</p>
<h4>Coinsurance</h4> <p>Coinsurance is the percentage of the cost you cover for a service after you've reached your deductible.</p>	<h4>Allowed Amount</h4> <p>Your allowed amount is the maximum cost your insurance will cover for a service</p>	<h4>Out-of-Pocket Maximum</h4> <p>The maximum cost you have to cover before your insurance begins covering 100% of covered costs</p>

If your insurance denies anything, you will be charged the self-pay rates.

To learn about your exact deductible, copay, and coinsurance that is unique to you, call the phone number on the back of your insurance card.