

Understanding YOUR Insurance Plan

Thank you for choosing Atlanta Gastroenterology Associates (AGA) for your healthcare needs. We value each of our patients and aim to offer you the best possible medical care, in addition to keeping you informed about your healthcare services.

As a courtesy, our financial counselor will contact your insurance company through an electronic verification system to confirm your insurance benefits. Unfortunately, this system does limit the information AGA can obtain on your behalf to only your insurance effective dates and the amount due at the time of service (co-pay).

Because each health insurance plan is different, we recommend that you contact your insurance company to better understand your unique benefits and plan requirements. This guide will help you through any insurance-related steps you may need to take prior to your office visit or procedure.

You are scheduled to visit our office.



Questions:

If you have any questions, please call your AGA office and ask to speak with the financial counselor.

DEFINITIONS

Co-insurance – A set percentage you pay for covered healthcare expenses to share the cost with your insurance company; typically paid after an annual deductible is met.

Co-payment – A set fee you pay for a covered healthcare service that is collected at the time of service.

Deductible – Amount of expenses that must be paid out-of-pocket before an insurer will pay.

Facility – Where the procedure will be performed. Procedures offered by AGA may be performed in one of our accredited endoscopy centers, AGA office, or hospital. Typically, the out-of-pocket amount is less at our endoscopy centers.

In-network – Healthcare providers and facilities that contract with your insurance company at a preferred rate.

Out-of-network – Healthcare providers and facilities that do not contract with your insurance company.

Reference Number – A number given to reference a call made to your insurance company to verify benefits. This number will help to resolve an issue if there is a discrepancy involving payment of service.

Referral – An order from a primary care physician for a patient to see a specialist.

Specialist – A physician who focuses on a specific area of medicine.