

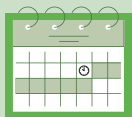
What to Expect: Billing and Insurance

CharlotteRadiology[®] Vein Centers

Understanding the costs associated with any medical procedure can be daunting – we know that! We have created this simple guide to help you understand the costs that may be associated with your vein treatment AND payment options to give you the flexibility you need to make your vein health a priority.

We also have a team of dedicated patient case managers, who will be with you every step of the way. Through your initial consultation and treatment planning, to scheduling your appointments and navigating your payment options.

What to Expect & When



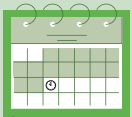
Within 1 week of your initial consultation



A call from your case manager to discuss your individual vein treatment plan



A treatment letter providing an overview of your benefits and how they apply to your treatment costs, including your deductible and amount currently met, coinsurance %'s, copays, and any unique conditions of your policy which may impact treatment coverage



Approximately 2 weeks prior to each upcoming appointment



An estimated out of pocket expense for that appointment, so you can plan and prepare accordingly

Is Vein Treatment Covered by Insurance?

Insurance plans and individual benefits vary widely. Our Vein Services Team will work with your insurance company to verify any coverage that may be available to you under your insurance plan. Typically, a procedure needs to be deemed medically necessary to qualify for insurance coverage.

When verifying a patient's benefits, we will confirm if you have *Benefits for Surgery in a Specialist's Office* and use *Place of Service 11 (Specialist's Office)*. Individual CPT Codes will be included on your treatment plan letter, and we encourage all patients to call their insurance provider directly and verify their own covered benefits prior to treatment.

Billing & Insurance Terminology Explained



Premium - The amount you pay to your health insurance company each month to maintain your health insurance coverage.



Copay - The set amount you pay for a covered health care service at the time you receive care. For example, you may have a \$25 copay every time you see your primary care physician, a \$10 copay for each prescription and a \$250 copay for an emergency room visit.



Deductible - The amount you pay for most covered services before your health plan starts to pay. For example, if you have a \$1,000 deductible, you must pay the full \$1,000 for your own care out-of-pocket before your insurer starts covering any additional costs. The deductible resets at the beginning of the calendar year or when you enroll in a new plan.



Co-insurance - The percentage of the costs of a covered health care service or prescription you pay after you've paid your deductible. You pay 100% of the full allowed amount until you meet your deductible. For example, if you have a 20% coinsurance, you will pay 20% of each medical bill, and your health insurance will cover 80% (after your deductible has been met).



Out-of-pocket maximum - The most you will pay for covered services in a plan year. After you spend this amount on deductibles, copays and coinsurance, your health plan pays 100% of the costs of covered benefits. The out-of-pocket maximum doesn't include your monthly premium payments or anything you spend for services your plan doesn't cover.

Payment Options Overview

CharlotteRadiology®
Vein Centers

Charlotte Radiology offers flexible payment options to help you plan for your upcoming vein procedure.

With Insurance



Pay balance owed in full, less any amount to be paid by your insurance

OR

Setup a payment plan

- Up to 12 months interest free
- Dependent on balance due
- \$50.00 minimum payment due per month

Choose this option if you'd like to submit the cost of your treatment to your insurance provider. This allows you to find out what portion they may pay, and what portion you'll be responsible for.

Self-Pay



Pay balance owed in full. We offer a **30% discount** on your balance owed if paid in full at the time of service.

OR

Setup a payment plan

- Up to 12 months interest free
- Dependent on balance due
- \$50.00 minimum payment due per month

Choose this option if you a) do not have insurance; b) do not want to use your insurance; or c) your procedure is considered elective and would not be covered by insurance.

Patient Example*

- Suzy has health insurance through Company A, which has a \$1,000 deductible, and 20% co-insurance. Her estimated vein treatment expenses are \$3,000. This means that Suzy would need to pay \$1,000 out of pocket to meet her deductible, and then 20% of the remaining \$2,000 for her co-insurance. Bringing her total amount owed to \$1,400, and the amount her insurance will pay to \$1,600, totaling the full \$3,000 owed for her treatments.

*This example is for representative purposes only and amounts are subject to change based on your benefits. As a patient, you are responsible for your deductible, out-of-pocket costs, and/or co-pays. All patients have the responsibility of contacting their insurance carrier if they require further information about out-of-pocket costs.

CONTACT US

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LOCATIONS

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