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Cardiology and Internal Medicine

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Dear Valued Patient,

Please be advised that although Dr. Insel does participate in-network with your insurance you may have a co-pay, in-network deductible and/or coinsurance which is a patient responsibility. Following is a description of such.

CO-PAY: A set amount that is the patient's responsibility due at the time of service. A patient may or may not owe a co-pay, this is dependent on the patient's plan.

DEDUCTIBLE: An out-of-pocket amount a patient must pay each year before the insurance company begins to pay for services rendered. A covered service may hit a patient's deductible depending on the details of the patient's plan.

CO-INSURANCE: A percentage of the cost that is the patient's responsibility after the insurance has paid its portion. For example, with a 20% co-insurance the patient would pay 20% of the cost and the insurance carrier would pay 80%.

Please note that it is the responsibility of each patient to know how their insurance plan works.

Thank you

Signature

Date