Insurance Education 101 For Patients

2017 UC Jan Blanchard and Tim Proctor





Goals

- Identify Together
- Prioritize On your own
- Suggest On your own





Brainstorming Rule - Singular

• Don't hold back!





Opportunities

In what areas would you most like to to improve your patients'/families' understanding of their insurance coverage?





Your Turn

Prioritize the ideas here which would give you the biggest bang for your buck - 5 min

What resources *outside your office* might your patients have available to them for this? - 5 min





How are you communicating with your patients?

Consider:

- Materials/Information you share with your patients
- Timing of information sharing
- Learning style of your patients





Different Resources Based on Payor Mix?

- Uninsured / Under-insured
- Medicaid
- 3rd Party Insurance





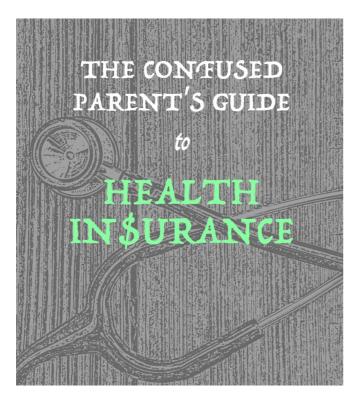
How'd We All Do?

• Identify one take-away you'll act on





Resources



<u>The Confused Parent's Guide to</u> <u>Health Insurance</u>





Resources

If You Have a High Deductible Insurance Plan

EFFECTIVE 1/1/16

If your insurance is a High Deductible Health Plan (HDHP), you will be responsible for the allowable amount, as determined by your insurance company, until that deductible has been met. This amount will be due at the time of the service. We accept cash, credit card, personal check or HSA card.

The only exception is if you have a secondary insurance.

We have the ability to confirm your insurance status, as well as deductible status, in advance of your visit, for most insurances. On the rare occasion an insurance doesn't offer this service, a charge of \$75 will be due at the time of the visit. In the event the insurance allowable is less, the difference will be refunded to you.

If you have any questions or concerns about this policy, please feel free to contact your insurance company to confirm your plan, or remaining deductible.



Sample Sign Informing Patients of High Deductible Insurance Plans







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