UNDERSTANDING **YOUR** INSURANCE PLAN

Before Your Visit
Remember Dr. Garten is considered a specialist.

Patient Responsibility
Prior to your appointment, contact your insurance company to verify the following:

1. Is Dr. Garten *in-network* or *out-of-network?*
2. Does your plan require a referral to Dr. Garten from your primary care physician? If so, verify this was sent ahead of time.
3. What is your copay amount for specialist visits?
4. Does your insurance plan have a deductible or co-insurance?
   - You will be responsible for your portion of the cost of visit at the time of the appointment.

Paragon's Responsibility
As a courtesy, our office prior will run an eligibility profile to your appointment. This is limited to:

1. Effective dates of coverage
2. Amount due by the patient at time of service

We are not able to confirm or verify if Dr. Garten is in-network or out-of-network for your specific insurance plan.

Thank you for choosing Paragon Sports Medicine and Dr. Garten for your healthcare needs. We value each of our patients and aim to offer the best possible medical care.

Each health insurance plan is different. Due to this, we recommend you contact your insurance company to better understand your particular benefits and plan requirements. This guide will help you through any insurance-related steps you may need to take prior to your appointment.

Common Terminology
1. **Co-insurance**: a set percentage you pay for covered expenses; typically paid after an annual deductible is met
2. **Co-payment**: a set fee you pay for a healthcare service that is collected at the time of service
3. **Deductible**: an amount that must be paid out-of-pocket by yourself before an insurer will cover any costs
4. **In-network**: health care providers and facilities that are contracted with your insurance company at a preferred rate
5. **Out-of-network**: healthcare providers and facilities that do not have a contract with your insurance company