



## Pediatric Practices of Northeastern Pennsylvania

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570-296-4901  
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Lake Ariel, PA 18436  
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### Credit Card/Checking Account On File Program Deductible Information

#### **What is a deductible and how does it affect me?**

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins to pay.

#### **When does a deductible begin?**

Your deductible begins at the start of your plan year. Most plan years begin either January 1<sup>st</sup> or July 1<sup>st</sup> but plans can start on any date.

#### **When do I have to pay for services?**

Any time you receive medical care, you will be expected to pay in full for your services until your deductible is met. If you have a very large deductible, called a high-deductible insurance plan, you may have to pay out of pocket for most of your primary care services.

#### **How will I know when my deductible has been met?**

You can call your insurance company at any time to check on how much of your deductible has been met and some insurance companies have this information available online. Every time you receive medical services, you will receive notification from your insurance company with how much they paid or did not pay if the amount went to your deductible. You can also set up a login on your insurance carrier's website in order to monitor all family member's claims.

#### **Will you send me a bill to let me know what I owe?**

PPNP Billing Department will alert you a few days prior to the time we run your credit card or request a wire transfer from your checking account with a bill mailed to your home address. The maximum we will process for payment in one month will be \$100 without speaking to you first to obtain your consent.

#### **What if I have more questions?**

Our Billing Department is happy to speak with you about your account at any time. You can reach our Billing Department at 570-253-9240.