



Live Oak

ALLERGY • ASTHMA • IMMUNOLOGY

Financial Information

Insurance Plans

We participate with many different insurance plans and will file for reimbursement. To find out if we accept your plan, please call our office at (912) 348-4100.

We know health insurance can be very confusing! However, it is your responsibility to know the details of your health insurance plan with regard to referrals, co-payments, deductibles, percentage of coverage and in-network facilities/providers. We encourage you to familiarize yourself with the details of your coverage. We require your co-payment at the time of your visit. In addition to cash and checks, we also accept VISA, MasterCard, Discover and American Express.

Please call our office at (912) 348-4100 if you have questions regarding your insurance coverage or if you need assistance with your account.

Decoding Your Coverage:

- **Deductibles** are paid out of pocket each year before insurance. Each family member usually has a separate deductible.
- **Co-Payments** are fixed amounts charged each time you visit the doctor or use any medical service, regardless of the cost of the procedure.
- **Coinsurance** requires you to pay a percentage of the total cost of the care. Many plans require either co insurance or co-pay but some charge both.
- **Maximum Out-Of-Pocket Expense** is the most you'll have to spend before all of your medical bills are covered.



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