



KINGSTOWNE
INTERNAL
MEDICINE

All co-pays and deductibles are due at check in. Our adherence is a requirement from your insurance company and noncompliance subjects us to contract termination.

Thank You for your cooperation.

Helpful Definitions

Premiums---- are the amount you pay for your insurance policy, often deducted directly from your paycheck

Deductible----are paid out of pocket each year before insurance kicks in. Each family member usually has a separate deductible

Co-Payments--- are flat fees charged at the time you visit the doctor or use any medical service, regardless of the cost of the procedure

Co-insurance---- requires you to pay a percentage of the total cost of care. Many plans require *either* coinsurance 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.

