



**MONTCLAIR RADIOLOGY**

# BILLING QUESTIONS

Phone: 973-284-0020

Please fax your Authorizations to:

Email: [billing@montrad.net](mailto:billing@montrad.net)

Billing Fax: 973-661-5245

[www.montclairradiology.com](http://www.montclairradiology.com)

## COVERED DOES NOT MEAN "PAID-IN-FULL"

### DO YOU KNOW WHAT YOUR INSURANCE COST SHARE IS?

#### Deductible

DEFINITION

The amount you must pay for covered health care services before your health insurance kicks in.

**Example:**

If Luke's deductible is \$2,000, his insurance won't pay for anything until he has paid \$2,000 for covered health care costs. If he requires hospitalization that costs \$3,000, he would pay the \$2,000 deductible, and the plan would pay for a portion of the remaining \$1,000 (based on Luke's plan specifics).



\$2,000



#### Coinsurance

DEFINITION

The percentage of the bill you pay for a covered product or service.

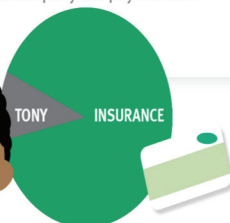
**Example:**

Let's say Tony visits his in-network doctor when he's ill. He has already met his deductible, and his plan now requires a 20 percent coinsurance. The cost of his insurance plan's contracted rate is \$150, so he owes \$30. His insurance company will pay the rest.



TONY

INSURANCE



#### Copayment

DEFINITION

Copay

Set dollar amount you pay for a covered product or service.

**Example:**

Sara has a \$20 copay for visits with her primary care physician (PCP) and a \$40 copay for urgent care visits. What does that mean? She will pay \$20 for every doctor visit and \$40 every time she goes to urgent care.



\$

**Patients will be billed for all cost share amounts once your insurance company has processed your insurance claim.**

**Your insurance plan is a contract between you and your insurance company. Please review your plan if you do not know what your cost share is.**

# COVERED DOES NOT MEAN “PAID-IN-FULL”

## DO YOU KNOW WHAT YOUR INSURANCE COST SHARE IS?

### Deductible

DEFINITION

The amount you must pay for covered health care services before your health insurance kicks in.

**Example:**

If Luke's deductible is \$2,000, his insurance won't pay for anything until he has paid \$2,000 for covered health care costs. If he requires hospitalization that costs \$3,000, he would pay the \$2,000 deductible, and the plan would pay for a portion of the remaining \$1,000 (based on Luke's plan specifics).



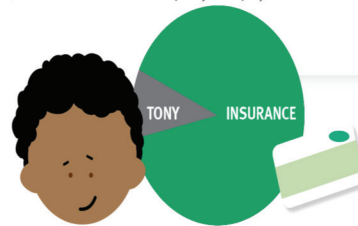
### Coinsurance

DEFINITION

The percentage of the bill you pay for a covered product or service.

**Example:**

Let's say Tony visits his in-network doctor when he's ill. He has already met his deductible, and his plan now requires a 20 percent coinsurance. The cost of his insurance plan's contracted rate is \$150, so he owes \$30. His insurance company will pay the rest.



### Copayment Copay

DEFINITION

Set dollar amount you pay for a covered product or service.

**Example:**

Sara has a \$20 copay for visits with her primary care physician (PCP) and a \$40 copay for urgent care visits. What does that mean? She will pay \$20 for every doctor visit and \$40 every time she goes to urgent care.



**Patients will be billed for all cost share amounts once your insurance company has processed your insurance claim.**

**Your insurance plan is a contract between you and your insurance company.  
Please review your plan if you do not know what your cost share is.**