

PATIENT COST ESTIMATION WORKSHEET

We know how important it is for patients to know the approximate amount their upcoming healthcare services will cost them. This worksheet will prompt you to ask your insurance company questions that will help you understand coverage for your upcoming appointment.

Please call the customer service number on the back of your insurance card. Things to know before you call:

- Contact your insurance company a minimum of 5 days prior to your appointment.
- A call will need to be made for each insurance policy you have.
- The estimate you receive is only an estimate. Your actual charges will depend upon decisions made during your appointment.
- You will receive detailed information about your out-of-pocket cost on your Explanation of Benefits (EOB). You will receive an EOB through the mail or the insurance company's website after a claim has been filed.

Listed below are some questions to review with your insurance representative:

Is _____ Clinic in network for my plan? *Sometimes your provider may refer you to another healthcare facility to receive specialty care. It is important to understand what your coverage is at other facilities. Mankato Clinic can help you schedule tests at another facility if needed.*

Do I need a referral? *A referral is an approval from your physician to be seen at a facility other than your primary care clinic.*

Do I need a prior authorization? *This is a formal request to your insurance company to pre-approve services, based on medical necessity. Prior authorization is not a guarantee of payment.*

Do I have a copay? *A copay is a fixed amount you pay for a healthcare service at the time of service.*

What is my co-insurance/coverage level for this service? *This is your share of the cost of a covered healthcare service. You start paying co-insurance after you've paid your plan's deductible, if applicable. For example, if your specific insurance plan is 80/20, as a patient, you will pay 20% of the bill once your deductible is met.*

Do I have a deductible? *A deductible is the amount you owe for covered healthcare services before your health insurance or plan begins to pay.*

If yes, how much is my deductible?

How much have I paid towards my deductible so far this plan period?

Do I have an out-of-pocket maximum? *This is the maximum amount you would have to pay per plan year or per lifetime depending on your plan.*

| You are scheduled for the following services: | CPT code(s): | Estimated charge: |
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For additional questions, estimates or payment options for upcoming appointments at Mankato Clinic, please contact Patient Financial Services at 507-389-8507.