

Insurance Payments - Script

The following three scenarios relate to Insurance Payments - Outline (Module 4, Week 4), and are used to blend insurance payments into cash or out-of-pocket payments:

CA

Patient

1. Insurance Lump Sum ⁽¹⁾:

Over the course of your twelve-month care plan, your insurance will pay out a total of \$1,000.

I understand.

We know this, based on coverage of \$100 per visit, and they cover 10 visits per year. We can subtract that amount from the total cost, and then reduce the amount due, because those visits won't be covered by your insurance and we can apply a bookkeeping discount.

2. Insurance Co-Pay ⁽²⁾:

Over the course of your twelve-month care plan, your insurance will cover 10 visits.

Okay.

They also require a \$50 co-pay for each of those 10 visits.

You are responsible to pay the co-pay for covered visits, but we can apply a cash discount to the non-covered visits, lowering your out-of-pocket cost.

3. Insurance Third Party ⁽³⁾:

Your Third-Party insurance will cover 100% of your care for the initial 8 weeks, out of the total twelve months. They won't cover the remaining visits since those aren't related to your accident.

That makes sense.

After the third-party coverage ends, you are responsible for payment of both insurance co-pays and discounted, non-covered cash visits.

Setting up 12 monthly payments now, at the beginning of your care, provides lower payments, instead of waiting until after the third-party insurance ends and setting up 10 higher monthly payments. Most patients prefer this method or choose to pre-pay for an extra discount.

(1) See Corrective Care – Lump Sum - Sample, (Module 4, Week 4) to view a sample care plan.

(2) See Corrective Care – Co-Pay - Sample, (Module 4, Week 4) to view a sample care plan.

(3) See Corrective Care – Third Party - Sample, (Module 4, Week 4) to view a sample care plan.

For staff training and testing, use Training Scripts – Outline (Module 1, Week 5)