

## Understanding Your Health Insurance

There is a large array of health insurance plans out there – it seems there are as many plans as there are people in Washington! While there's not one answer that will fit everybody, we're hoping that this can provide some help.

Massage therapy is not covered by all insurance plans. While a large number of plans do provide coverage for it, it's lumped into a category called "Out Patient Rehab" services. This means that while you do have massage therapy services, you also have speech, cardiology, naturopath and chiropractic services – and they all share this large umbrella. If you have, say, 16 visits of this type allowed per year ... all of the services under this umbrella count toward those 16.

Explanation of Benefits: Every time you use your health insurance plan, your providing company will send you one of these. It's important to go over it to ensure that you understand how your benefits are being used. While these are not bills or statements (as they say they're not right on the top!), they will show you when a service gets applied to your deductible – which gives you a head's up that you'll soon be receiving a bill from that Clinic that you'll be needing to pay.

Speaking of deductibles and Explanations of Benefits, here's a list of common health insurance terms that could make this all a bit easier to navigate:

- **Benefits** - covered medical services to which the policyholder is entitled.
- **Claim** - a request for payment sent to the insurance company or healthcare provider.
- **Coinsurance** - the amount of medical costs the policyholder is responsible for paying out of pocket. Coinsurance usually represents a percentage of the total bill.
- **Co-payment** - a certain amount of money paid by the policyholder at the time services are rendered.
- **Deductible** - the amount of money a policyholder must pay before the insurance company will begin paying for medical expenses.
- **Disability insurance** - policy that pays you when you are unable to maintain employment for an extended period of time due to an injury or illness.
- **Group health insurance** - health insurance offered to a group of people, usually through an employer.
- **Health Savings Account (HSA)** - a high-deductible health plan combined with a personal savings account that can be used to pay for qualifying medical expenses.
- **High-deductible health plan** - also called catastrophic health insurance. Covers medical expenses beyond the limits of typical coverage.
- **Indemnity plan** - type of plan that allows the policyholder to choose his/her doctors and other healthcare providers. The plan pays for these services either entirely or on a percentage scale, such as 80% reimbursement.
- **Individual health insurance** - plan purchased by an individual rather than a group.

- **Long-term care insurance** - provides for care in a private home, nursing home, or assisted-living facility.
- **Managed care** - companies that contract with specific providers and provide financial incentives for their members to stay in this network of providers.
- **Network** - group of physicians and other providers that work for or with a healthcare organization.
- **Premium** - the cost of a health insurance policy.
- **Provider** - a hospital, physician, or other person or facility that provides medical care.

One thing to always remember – you’re the manager of your plan and of your own benefits. Utilize the Customer Service Reps at your health insurance company, that’s what they’re there for! They can explain EOB’s (Explanation of Benefits), what your plan covers, what your deductible is and much more.

If you’d like to use your health insurance here at Dream clinic for medical massage, simply follow the steps listed in the Patient portion of our website. Please remember that your benefits will need to be confirmed by our staff prior to your scheduling and appointment and you must have a prescription in-hand at your first visit.