

The Limits of Insurance Coverage

Over the past three decades, we have learned that our patients want the best service for the best price. For almost 30 years Dr. Cerami has kept his overhead low so he can pass the savings on to his patients. **You'll always see our fees posted, the prices are very simple and the fees are the same for everyone.**

We often get questions about insurance coverage that patients would like to use. Unfortunately we've run into **5 problems with trying to work with insurance:**

1. **High Deductibles:** Most clients must meet a high threshold of "out of pocket" dollars before their insurance will pay dollar ONE.
2. **High Office Visit Fee:** In order to make up for poor re-imburement, many offices have added additional services to their clients office visit. This drives up overall healthcare costs.
3. **Poor Re-imburement:** In order for an office to be a provider, insurance companies are requiring contract signatures that force the office to often accept a reimbursement rate often less than 50% of the normal office fee as well as a limitation on the number of visits the patient can be seen.
4. **Excessive Paperwork:** In order for the visit to be "covered", every office visit requires substantial note taking and records which again drives up office costs and overhead.
5. **High Co-Pay:** Even if all of the above parameters are met, the patient's co-payment at time of service can easily exceed our regular per visit fee.

Our Solution:

We're trying to fix the health care mess, not contribute to it.

- **You control your money.** Dr. Cerami's clinical recommendations are based on your examination and desired outcome. You decide how much you want to spend on fixing your problem.
- Once we've addressed your concerns and you understand what's at stake, you can pay per session or purchase a package of visits.
- If you decide to move to wellness and maintenance care, you can set your own schedule or follow Dr. Cerami's guidelines.
- You can submit all of our service costs to your FLEX spending plan. They will usually be covered. You can use your HSA credit card at our front desk.
- You are NEVER under the limitations of your insurance company.
- By investing in your health at a "grass roots level", you may be able to increase your deductible and save on your monthly premiums.
- We can provide you a financial statement of fees paid anytime you require it.