

KEY TERMS

Primary Care Physician (PCP)-

A physician who serves as a member's primary contact for medical care. The primary care physician provides basic medical services, coordinates and if required by the plan, authorizes referrals to specialists and hospitals.

Referral-

The recommendation of a medical professional. In HMOs and other managed care plans, a referral is usually necessary to see any practitioner or specialist other than the member's PCP to get services covered by the plan. The insurance referral is obtained from the PCP, who may require an office consult first.

Copayment-

A fixed dollar amount to be paid when a medical service is received.
-copayment amounts may vary for different types of services
-some plans require that a deductible first be met before a copayment applies



CONTACT US

2 Pond Park Rd, Suite 102
Hingham, MA 02043
Phone: 781-337-5555
Fax: 781-741-6202
southshoreorthopedics.com

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PRACTICE HOURS

Monday through Friday
9:00 am to 5:00 pm

UNDERSTANDING

YOUR

HEALTH

INSURANCE

A photograph of a modern, multi-story building with large glass windows and a light-colored facade. A green tree is visible in the foreground. The image is partially obscured by a dark red diagonal overlay in the bottom right corner.

SOUTH SHORE
ORTHOPEDICS

YOUR INSURANCE

Coinsurance

Medical cost sharing in a health insurance plan that requires an insured person to pay a percentage of medical expenses after the deductible amount, if any was paid.

- coinsurance rates may differ if services are received from a provider approved by the patients PCP or a non-approved provider*
- rates may also differ for different types of services*

Deductible

A fixed dollar amount to be paid by the insured person during the benefit period (usually a year) before the insurance company starts to make payments for covered medical services.

- plans may have both individual and family deductibles*
- once a family deductible has been met, individual deductibles no longer apply*
- some plans may have separate deductibles for specific services*
- deductibles may differ if services are received from an approved provider or if received from providers not on the approved list*

TYPES OF HEALTH PLANS

Health Maintenance

Organization (HMO) -

- Plan offers a wide range of healthcare services through a network of providers who agree to supply services to members at a fixed cost
- member must have a PCP and agree to stay within that PCP's network*
- must have a PCP referral to see specialist*
- usually provided to member at a low premium/out-of-pocket cost*

Preferred Provider

Organization (PPO)-

- Members may go to any provider/hospital that accepts the chosen insurance plan, but may take on higher costs in the form of higher deductibles, higher coinsurance rates, or non-discounted charges from the providers.
- PCP is not required*
- no referral required*
- freedom to visit any doctor or hospital*

MOTOR VEHICLE INSURANCE

Motor Vehicle Accidents-

The state of Massachusetts has a two-year statute of limitations on accidents. All motorists are mandated to carry an \$8,000 Personal Injury Protection (PIP) for all parties traveling in the vehicle.

- commercial insurance plans are billed after the initial \$2,000 PIP is exhausted. Once commercial insurance processes a claim, MVA insurance is to be billed with any remaining balance.*
- Med Pay may be available if purchased with MVA policy. Med pay is billed once full \$8,000 PIP is exhausted.*

Motor Cycle Accidents-

The state of Massachusetts does not require medical coverage to be purchased with policies. Therefore, PIP does not apply. Motorcyclists may purchase Med Pay to be billed for medical expenses. If Med Pay is not purchased, commercial plan may be billed.

South Shore Orthopedics now has the capability to securely store your credit card on file in our practice. For more information, please ask to speak with our billing department!