

# Understanding Your Costs

At **Long Beach Spine & Rehabilitation Chiropractic Health Center**, your health and well-being come first. To help you get the most out of your treatment plan utilizing your insurance plan, we want to make it easier for you to understand what you will pay when you come in for care.

## Important terms to know

### DEDUCTIBLE

The amount you pay for covered services each year before your insurance company starts paying. Depending on your plan, you may pay copays or coinsurance for services without having to reach your deductible.

### COPAY

The set amount you pay for covered services. For example, a \$20 copay for an office visit.

### COINSURANCE

A percentage of the charges that you pay for covered services. For example, a 20 percent coinsurance for a \$100 office visit means you pay \$20.

### OUT-OF-POCKET MAXIMUM

The most you will pay for covered services each year. For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.

## YOUR DEDUCTIBLE TOOL BOX

**Plan ahead for peace of mind. These tools can help you know what to expect before, during and after your visit so you can stay on top of your finances.**

### Get an estimate

Call us at (562) 938-8770 for an estimate and detailed information about your costs associated with your visits.

### Pay when you check in

When you come in for care, the front desk staff will ask you to make a payment for your scheduled services. Your doctor may recommend services that were not scheduled and will have additional costs associated with them. For example, supplements or orthotics.

**LONG BEACH  
SPINE & REHABILITATION**  
CHIROPRACTIC HEALTH CENTER