

December 27, 2019

Attention Clients
RE: Insurance Deductibles

As the **new year** rolls around, it brings with it a fresh start at many things. One important one is your **insurance deductible**. Insurance plans work in one of two ways:

1. **Calendar year plan.** These plans always begin on January 1st and end on December 31st.
2. **Contract year plan.** This means your plan begins and ends on a date you initiated coverage and can be anywhere throughout the year. For example, it could begin October 1st and end September 30th of the following year.

If you have a calendar year plan, please be prepared to pay for your session at the time of service. If you have any questions, please feel free to speak with your therapist.

As January 1st approaches, if you're on a calendar year insurance plan, your deductible will reset (go back to zero) and you will have to pay out of pocket for each session to reach your deductible until insurance will begin kicking in coverage for sessions (including reducing your out of pocket expense down to the copay or coinsurance).

Call your insurance company (see the phone number on the back of your card), ask them when your insurance plan renews (contract or calendar year), and how much your deductible is – both for in-network and out-of-network providers (if you don't already know). It's good information to know for budget purposes. You may have to reach your deductible early, but then it's good for the remaining length of your plan, often including medical visits!

Thank you for your patronage,

Higher Ground Counseling