

Understanding Your Costs and Coverage

Thank you for choosing Western Washington Arthritis Clinic. We know that understanding your healthcare costs can be a challenge — we are here to help. Your healthcare costs depend on many factors such as your [insurance plan](#) and its cost-sharing features, where you are cared for and the type of services you receive. There are ways to prepare for your financial responsibilities before, during and after your medical care. From knowing your insurance coverage ahead of time to reading your [explanation of benefits](#) to understanding your bill, we want to help you know how best to manage your financial responsibilities.

Insurance Coverage

Insurance coverage varies among individual insurers and policies. Most insurers publish benefit information online or in a benefit manual that you can obtain directly from your insurer. We encourage you to call your insurance company before your visit to understand what your insurance will pay, which providers are in network, and your out-of-pocket responsibility. You may need lab, x-ray or other testing as part of your evaluation. Please check with your insurance to see if there are any restrictions regarding authorizations or referrals needed for these services

Western Washington Arthritis Clinic staff will ask for your insurance information before your visit. After your visit, we will file claims for services rendered to your insurance plan(s). If you have coverage with more than one insurance company, it may be necessary for you to help coordinate billing and payment information between payers.

After your insurance has processed the claim, you should receive an Explanation of Benefits (EOB) from your insurer. This statement explains what services were billed, what was covered by the insurer (including a reason if a service was not covered) and any balance you will owe. You will receive a statement either in the mail (or electronically if you have selected to receive your statements in this manner) from us. This statement will show the balance you owe after your insurance has processed your claim.