

PREPARING FOR THE NEW YEAR



Insurance 101

The staff at Room for Change wants to make sure you are aware of changes to insurance that commonly happen this time of year. They include:



Deductibles often reset, which means if you have been paying little to nothing for your appointments, your out of pocket expense may increase on Jan 1st.



Insurance plans offered by employers often change at the beginning of the year. Sometimes these changes are from one carrier to another (for example- Blue Cross to United) and sometimes these changes are within the same carrier but different plan types (for example- HMO to PPO).



Health savings accounts and flex savings accounts often renew in the new year. This may give you additional money to put towards your treatment costs.

What you're responsible for:

- Informing RFC of the following:
 - any new insurance info/changes
 - name or address changes
 - new payment info if card declines or expires

Submit updates by calling or texting 214-385-5445 or emailing manager@roomforchange.info

What RFC is responsible for:

- Filing claims once we have all necessary information and services have begun
- Communicating information we gather from the insurance company to you

GLOSSARY

DEDUCTIBLE: the amount your insurance company expects you to pay out of pocket before benefits begin. If you have a deductible to meet, you will be paying \$90+ for your sessions until your deductible is met.

COPAY: the amount your insurance company expects you to pay if either a) you don't have a deductible to meet b) after you've met your deductible.

CO-INSURANCE: the amount your insurance company expects you to pay after your deductible is met.

Together let's make 2023 a success!