Understanding Your Healthcare Insurance Costs

At DrLullaby, transparency is our priority—we want you to feel confident about your healthcare costs. However, insurance payments can be **complex and unpredictable**, meaning exact pricing isn't always possible until a claim is processed.

Cost Estimates vs. Final Charges

When you enter your insurance information in our online scheduler, you'll see a **cost estimate** based on available insurance data through our third-party partner, Sohar. This estimate offers a general idea of pricing, but it is **not a final bill**. Actual costs may vary due to:

- Insurance coverage Plans differ in deductibles, copays, and coverage limitations.
- Changes in care Additional tests or treatments may impact your total cost.
- Insurance processing Final reimbursement is handled by your insurance provider.

Your Financial Responsibility

Regardless of estimates, patients are responsible for **out-of-pocket costs** determined by their insurance, such as:

- **✓** Deductibles
- **✓** Copays
- **✓** Coinsurance
- ✓ Non-covered services

We encourage patients to **check with their insurance provider** before their visit for a clearer understanding of potential costs.

Why Exact Pricing Isn't Possible

We understand the desire for precise pricing upfront. However, insurance payments rely on multiple factors **beyond our control**, making exact costs impossible to guarantee before billing. While we aim to provide **the most accurate estimate possible**, **only your insurance provider** can confirm the final amount owed

Questions? We're Here to Help!

If you have concerns about pricing or coverage, our team is happy to assist. Contact us at <u>billing@drlullaby.com</u> (phone: 844-475-3379, billing extension), or reach out to your insurance provider directly for specific plan details.