

## **FREQUENTLY ASKED QUESTIONS ABOUT HEALTH INSURANCE**

### **Q. HEALTH CARE IS ONE OF MY SERVICE BENEFITS – WHY DOES FOX ARMY HEALTH CENTER HAVE TO BILL MY INSURANCE COMPANY?**

*A. Quality health care is very expensive and costs are rising at an alarming rate. Your health care is paid for by your federal tax dollars. The law requires FAHC to recover these costs if they are covered by insurance.*

### **Q. WHAT EFFECT WILL THIS HAVE ON MY HEALTH INSURANCE?**

*A. Health insurance is intended to cover your needs for medical services listed in your policy and the premiums you pay are for those services. Since you are using that policy to allow FAHC to recover the costs of providing you with health care, the insurance is being used exactly as it is intended. Health insurance premiums, unlike automobile insurance premiums, usually do not increase due to care/services received. They are usually determined by actuarial data based on your entire insured group. Generally speaking, your rates will NOT be affected.*

### **Q. IF THE FULL COST OF CARE IS NOT RECOVERED, WILL I GET A BILL FROM FAHC OR MY INSURANCE COMPANY?**

*A. NO. Federal tax dollars will cover any balance not paid by your insurance carrier. You will not be billed for any costs that we cannot recover from your insurance carrier. You will receive an Explanation of Benefits (EOB) form from your insurance carrier. If for any reason the EOB shows you owe a balance, please feel free to contact our Third Party Collection Office at 876-4464, 955-6337 or 842-9932.*

### **Q. WHEN I RECEIVE CARE FROM FAHC, WILL I NEED TO PAY MY POLICY DEDUCTIBLE?**

*A. NO. FAHC will absorb this deductible. This may even satisfy your policy deductible if you later seek private medical care.*

### **Q. WHERE DOES THE \$ MONEY \$ GO?**

*A. Payments from your insurance company for your health care is collected and used to enhance the quality of care at FAHC, enhancements such as pharmaceuticals and equipment.*

### **Q. WHAT WILL I RECEIVE FROM THE INSURANCE COMPANY?**

*A. You will receive an Explanation of Benefits (EOB) form from your insurance company telling you how much was paid to us and what deductibles or co-payments were subtracted from the claim we submitted. THIS IS NOT A BILL. You are NOT responsible for co-payments or deductibles no paid to us even if they appear on your EOB form.*