

INSURANCE IS STRESSFUL... WE'RE HERE TO HELP BREAK IT DOWN



C·I·C·S
Children's Integrated
Center for Success

Does My Insurance Cover CICS Services?

Here are some answers to the most common insurance question we receive:

- CICS accepts many commercial insurance plans like: Capital Blue Cross, Highmark Blue Shield, Aetna, Cigna and United.
- You can check to see if your insurance covers CICS services by calling the customer service number on the card and asking.
- CICS does not accept Pennsylvania Medicaid.

What can I expect for Copays?

Although copay information varies, there are still helpful facts to know:

- Commercial insurance plans have copay or co-insurance responsibilities for patients.
- Copays or co-insurance can't be waived by a provider.
- In certain situations copays or co-insurance costs may be reduced according to federal poverty guidelines.
- Copays or co-insurance are due to at the time of service.

How Do Deductibles Work?

Knowledge on deductibles can reduce confusion when paying for care:

- A deductible is the amount a patient is expected to pay before the benefit begins to cover services.
- All deductibles are determined by the purchaser of the insurance.
- If insurance is provided to you by work, then your employer is the purchaser of the insurance and sets the deductible.
- Like copays and co-insurance, deductibles cannot be waived and are due at time of service.

What If Insurance Won't Cover Me?

Even without insurance, payment for our services can still be manageable:

- We offer out of pocket pricing for all services.
- In some cases, we are able to offer payment plans.
- We work with each family to develop a payment plan that works for them.

How Do I Pay Without Insurance?

Out of pocket payments make it easy to receive care without insurance:

- Families are able to use credit cards, debit cards, and HSA cards to pay for their services.
- CICS also accepts payments through Venmo. If you choose to pay this way, please indicate what services you are paying for.

CICS is always here to help answer your insurance questions, please contact us if you would like more information!