

May 2025



Did You Know...

That beginning June 1, 2025, the Cleveland Clinic will now be collecting copays before at check-in for appointments for non-emergency outpatient services, including scheduled office visits, diagnostic tests and procedures. If you can't make your copay, they'll help you reschedule your visit.

This doesn't apply to:

- Emergency care
- Surgeries or inpatient hospital stays
- Cancer treatments
- Urgent or Express Care visits (at this time)
- Patient with Medicaid

For information on how much you can expect to pay at the time of your visit, check the back of your insurance card for copay information. If for any reason you're being told a different copay amount from the Clinic staff, please provide them with your insurance card for verification.

Health Insurance Terminology

(typically found on your ID card)

- **Deductible** means the amount you need to pay for health care services before the insurance company begins to pay. The deductible may not apply to all services.
- **Copay** means a fixed amount (for example, \$20) you will have to pay for a covered health care service. This is paid at the time receive your care, either physician office visit, radiology exam or outpatient or inpatient surgery.
- **Coinsurance** means the percentage you pay for a covered health service (for example, 20% of the bill). This is based on the amount your insurance company determines is the allowed amount for the service. You pay coinsurance plus any deductibles and copays you may owe.

Your specific health care plan coverage, including the deductible, copay and coinsurance, varies depending on what plan you have selected. Insurance companies also have differing networks of hospitals, physicians and other providers that the plan has contracted with. It is important that you contact your insurance company to discuss this specific information.

***This publication has been created in response to a recent corporate change at Cleveland Clinic. The change affects all individuals receiving care from Cleveland Clinic providers, regardless of their health insurance carrier or plan. It applies to all health plans and patients using Cleveland Clinic services.*



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Please visit [FAQs About Comprehensive Hospital Charges | Cleveland Clinic](#) for additional information on this upcoming change within the Cleveland Clinic.