



IMPORTANT PAYMENT INFORMATION FOR YOUR VISIT

To help keep your visit smooth and worry-free, here are a few important things to know about payments at our clinic:

Deductibles: If you haven't met your yearly insurance deductible, you'll be asked to pay part of it at your visit. This amount is based on your insurance plan.

- New patients: \$150
- Returning patients: \$75

Copays/Co-Insurance: Your insurance may require a copay/co-insurance, which is due at the time of your appointment.

Card on File: We require all patients to keep a **credit or debit card on file**. It's stored securely and **no one at our clinic can see your full card number**.

When Will My Card Be Charged?

- After your insurance processes your claim, we'll receive an **Explanation of Benefits (EOB)** that shows if you owe anything.
- If you do, we'll send you a **text and email** letting you know. You can also find this information in the Athena portal.
- Your card will be charged **4 days later** if we haven't heard from you.

No Payment Plans: We do not offer payment plans. However, you are **welcome to use a credit card** and pay it off on your own schedule.

Can't Pay Today? That's okay! We're happy to **reschedule your appointment** for another time.

Refunds and Overpayments: If you've paid more than you owe, **refunds will be issued to the same card or payment method** used. If you paid with **cash**, your refund will be issued by **check**. These are done extremely timely once we have received the EOB from your insurance.

We appreciate your understanding. This policy helps us stay focused on what we do best: **helping you feel better and getting you back on your feet.**

Questions? Just ask! We're always here to help.

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Frequently Asked Questions About Insurance and Deductibles

What is a deductible?

A deductible is the amount you must pay out of your own pocket before your insurance begins to pay for covered services.

For example, if your deductible is \$2,000, you will pay the first \$2,000 of covered health care costs yourself. After that, you usually only pay a copay or a percentage of the cost (coinsurance), and your insurance covers the rest.

Most health insurance deductibles reset every calendar year.

Why am I being asked to pay a deductible plus a copay?

We ask for this payment because your insurance shows that you still have a deductible that has not been met. Deductibles apply to both new and returning patients and reset every year.

You are responsible for paying this amount before your insurance will begin covering services. That is why payment is required at the time of your visit.

What if my insurance says I don't need to pay?

Our policy is to collect deductible and copay amounts up front based on the information available from your insurance at the time of your visit.

If your insurance later covers more than expected, we will refund any extra money you paid.

What if I believe I already met my deductible, but it is not showing yet?

We can only go by what your insurance portal shows at the time of your visit. If you already paid a deductible at another clinic but it hasn't been processed yet, it may not appear on your account.

If it later shows that you overpaid, we will refund the extra amount after your insurance processes the claim.

But I have insurance—shouldn't they pay for everything?

Not always. Insurance is a contract between you and your insurance company. If your plan has a deductible, you must pay that amount before your insurance begins to help with costs.

What if I can't afford to pay my deductible?

You are still responsible for paying your deductible before your insurance will begin to cover services. Payment is required at the time of your visit. If you are not able to make payment at that time, we would be happy to reschedule your appointment for a time that works better for you.

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Why do I have to pay if I'm already an established patient?

Even if you've been seen before, your deductible resets each year. That means you are responsible for paying your deductible (and copay) again until it is met for the new year.

What if I refuse to pay my deductible and copay?

We understand this may be difficult. If you are unable to pay at your scheduled visit, we would be happy to reschedule your appointment for a later time when you are able to pay.

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