

# Mountain Peaks Family Practice Answers Common Insurance Questions

*Mountain Peaks has compiled the a quick guide for commonly asked insurance questions.*

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EINPresswire.com/ -- The people at Mountain Peaks Family Practice understand just how frustrating insurance issues can be. The wonderful care team at Mountain Peaks has compiled the following guide for commonly asked insurance questions.



“Many of our patients have questions when it comes to [insurance procedures](#),” said Dr. Robert Durrans, owner and primary physician at Mountain Peaks Family Practice. “We understand just how frustrating insurance can be, that is why we try to answer as many questions as possible and guide each patient through the insurance authorization process.”

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*Dr. Rob Durrans, lead  
physician at Mountain Peaks  
Family Practice*

Here are some answers to commonly asked insurance questions:

I have insurance but still owe money, why?

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Insurance companies do not always pay for all medical services, even those that might be helpful to the patient. It is very important for you to know and understand your insurance benefits. There are many policies and plans for each person or employer group, and we are unable to

determine what your policy benefits are for each visit based on the information on your [insurance card](#).

What types of insurance are accepted at Mountain Peaks?  
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We accept most major insurance and most of the small companies as well. We accept all [Intermountain Healthcare plans](#), including Select Value. If you are unsure about your insurance, please call your insurance company to verify that you can be seen at Mountain Peaks Family Practice.

What should I bring to my appointment?  
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Come to your appointment with your current insurance card to ensure we have the most correct information for claim submission. We also ask that you are prepared to pay any patient portion that you may owe or that is required of you to pay. If you are not insured, payment is expected at the time of service. We offer a discount to cash pay patients.

How does my insurance plan work?  
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Insurance plans change frequently and sometimes you may not be aware of these changes until you get a bill. Don't let this happen to you. Review your handbook sent to you by your insurance company so you are familiar with your plan. Review what is covered or what may be applied to your deductible. Call your employer or human resource department and ask them questions or set up an appointment to learn more about your plan.

What about my high deductible insurance plan?  
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Due to the increase of high deductible insurance plans, we will collect a \$50.00 payment toward your visit at the time of service. After your insurance processes your claim we will send you a statement for any balance due.

Mountain Peaks encourages you to ask your insurance plan important questions regarding your benefits such as:

- Do I have well-child or preventative care for my child?
- Is there a limit or maximum benefit to the well-child or preventative care?



**MOUNTAIN PEAKS**

— Family Practice —



The Mountain Peaks Family Practice medical team

- Are the vaccines covered by my insurance?
- Are there vaccine coverage limitations? Mountain Peaks follows the current immunization guidelines established by the American Academy of Pediatrics (AAP) and the Center for Disease Control's Advisory committee on Immunization Practices (ACIP).
- If my child is having an office procedure done, such as wart removal, mole removal, fracture care, laceration repair etc.; what will I be responsible to pay?
- Does my plan have a deductible that will need to be paid each year and how much is my deductible?
- How much is my copayment?
- Coinsurance is a percentage of the charges that may be your responsibility and is not part of the copayment.
- Is the physician or physician assistant participating with your insurance plan?

## About Mountain Peaks Family Practice

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Mountain Peaks Family Practice has been servicing Utah Valley patients for many years. Since our beginnings, we have grown to be an amazing family practice today. We offer a variety of services to ensure that you and your family are properly cared for. Our services span all ages and a wide range of medical needs. We are the simple solution for families.

We understand the importance of having a team of professionally trained doctors, nurses, and staff to care for you and your family. Learn more about our personable and professional team members who look forward to assisting you with all of your healthcare needs.

To find out more about the services we offer and the doctors on staff, please visit <http://mountainpeaksfamilypractice.com>.

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