

Why Your Doctor Might Not Know What Your Insurance Covers

Your doctor may know what care you need without knowing exactly how your insurance plan will cover it.

Your doctor's job is to recommend care based on your health needs. Your insurance company determines how your specific plan applies to that care.

Even two people with the same insurance company can have very different benefits, networks, deductibles, and coverage requirements.

A doctor's office may know that an insurer generally covers a certain test, medication, or procedure, but they may not know the details of your individual plan. Coverage can also depend on where the service is performed, whether the provider is in-network, and whether prior authorization or other requirements apply.

What you can do

Before a planned service, ask:

- What exactly is being ordered?
- Where will the service be performed?
- Is the provider and facility in-network?
- Does my insurance require prior authorization or another approval?
- What is my estimated financial responsibility?

The bottom line

Your doctor can tell you what care they recommend. Your insurance company can tell you how your plan applies to that care.

Need help making sense of what comes next?

SurePath Health helps you understand the system, prepare for next steps, and move forward with greater clarity and confidence.