



In-Network vs. Out-of-Network Benefits

In-Network Pros

1. Higher reimbursement rate
2. Additional insured patients can be referred to you
3. Benefits are more clearly defined
4. Lowers the co-payment and co-insurance for the patient
5. In some cases, no up-front costs for the patient.

In-Network Cons

1. Must go through contracting process which can be lengthy and difficult
2. Must utilize additional time and resources to verify benefits and bill
3. Contracted rate could be lower than established fee schedule.

Out-of-Network Pros

1. No contract needed with your LHD
2. Able to see privately insured patients instead of turning them away, and bill for services
3. Typically covers all vaccines.

Out-of-Network Cons

1. Lower reimbursement rates
2. O-O-N benefits are typically much lower than in-network. Patients may not be able to pay the difference and would need to be turned away
3. May have to turn O-O-N patients away if they do not have benefits
4. No guarantee of payment.