



My Health, My Voice: A Woman's Step-By-Step Guide to Using Health Insurance

This brochure is one in a series. To find out more go to: MyHealthMyVoice.com

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The 4 Kinds of Costs You May Pay

People don't like surprises when it comes to money. So we're going to explain each of these costs to you.

Premium

Deductible

Co-pay

Co-Insurance

Cost 1 Monthly Payment or Premium

Premium

Pay Monthly

If your plan has a premium, you must pre-pay your premium each month.

For example, in January you will pay your monthly premium for February's health insurance coverage. If you don't pay your premium every month, you will lose your health insurance. Make sure to pay on time every month. Keep records of each payment.



Do you have a premium, deductible, co-pays or co-insurance with your health plan? If yes, how much are they?

If you don't know, call the member services line for your health plan. The number is on your insurance card.

Cost 2 Deductible

Deductible

Pay Every Year

Your deductible is an amount of money you have to pay for health services you get each year. After you have paid your deductible, your health insurance will pay its share for any other health services you need during the year.

Some of the health services you may have to pay for until you reach your deductible are doctor visits, lab or a visit to the emergency room. You do not have to pay anything for services that are preventive, such as flu shots and birth control.



“Then, your health plan starts paying.”
“You pay your deductible first.”

Cost 3 Co-pay

Co-pay

Pay Each Time

The co-pay is a fixed amount you pay when you get a health service that is NOT preventive. A health service could be a doctor visit, a laboratory test, a prescription medicine or a visit to the emergency room.

Your co-pay for prescription drugs could be \$5 for some medicines and more for others. You must pay this co-pay at the drug store.

Insurance Company Name: _____

Plan Type: _____ Member Name: _____

Member ID Number: _____

Prescription Co-Pay:

Generic: \$ _____ Office Visit Co-Pay: \$ _____

Name Brand: \$ _____ Emergency Room Co-Pay: \$ _____

Different types of health services have different co-pays. For example, a doctor's office visit may have a \$15 co-pay. You must pay this at the doctor's office.

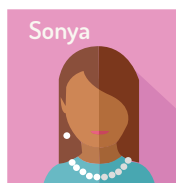
Look at your insurance card. Your co-pay amounts may be printed right on it.

Cost 4 Co-insurance

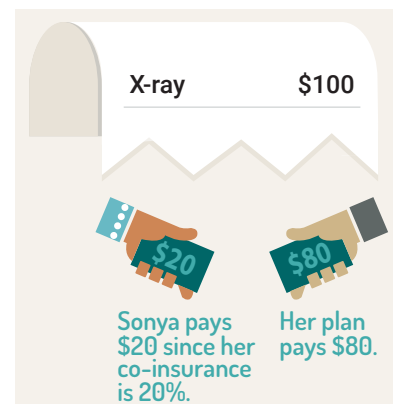
Co-Insurance

After you have paid your deductible for the year, you may have to pay co-insurance for certain health services that are NOT preventive.

This charge is a part or percentage (%) of the total cost for these health services.



Here's an example: Sonya had a deductible of \$1,000 and co-insurance of 20%. After she paid her deductible for the year, she had an accident and needed an X-ray. The X-ray cost \$100. Her insurance paid \$80 and she paid \$20.



Now, the good news!

Preventive care is free to you with your health insurance. You can see a list of free preventive services at MyHealthMyVoice.com.

Also, there is a limit to the amount you have to pay for deductibles, co-pays or co-insurance each year. This is called the out-of-pocket maximum. It protects you if you or a family member has a major illness or accident. Call your health plan to find out what your out-of-pocket maximum is.

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for the health care we need

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