



Maryland
INSURANCE ADMINISTRATION

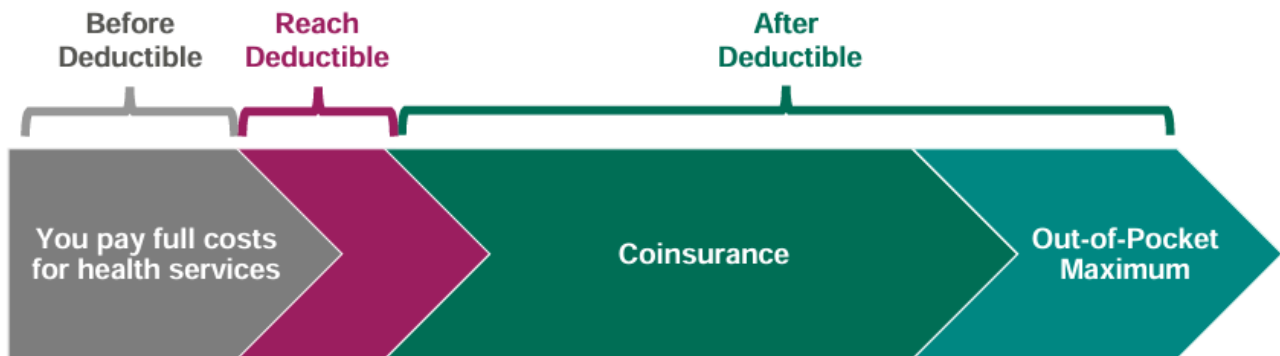
HOW TO USE YOUR HEALTH PLAN

UNDERSTANDING COST SHARING: WHAT YOU PAY

Jot down information about your health plan and cost-sharing below. Use your insurance policy or certificate, your insurance card, your Schedule of Benefits/Outline of Coverage, and/or your SBC to find the information.

Then read the next few pages to understand what the different terms mean and how your costs are calculated.

Deductible: The amount of money you must spend each year on your health care before your plan starts to pay.



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Deductible (continued): If family members are covered under your health plan, there will be two deductibles. Once you've met the family deductible, you've also met the individual deductible. Your plan may pay for some preventive services, like an annual physical, even if you haven't met your deductible. You may have a separate deductible for prescription drugs.

Your Deductible (Individual): _____ Your Deductible (Family): _____

Prescription Drug (Rx) Deductible:

- Included in the deductible above
- Not included in the deductible above

Your Rx Deductible (Individual): _____ Rx Deductible (Family): _____

Co-Pay: A fixed fee you pay directly to the provider when you get health care (for example, \$40 for every primary care visit).

Your Co-Pays:

In-network Primary Care: _____ Out-of-network Primary Care: _____

In-network Specialist: _____ Out-of-network Specialist: _____

In-network Emergency Department: _____

Out-of-network Emergency Department: _____

In-network Urgent Care: _____ Out-of-network Urgent Care: _____

Prescription: _____

Coinsurance: A percentage you pay for most health care **even after you meet your deductible**. For example, if your coinsurance is 20%, then the insurer pays 80% of the covered amount and you pay 20% until you reach your out-of-pocket maximum.

Your Coinsurance:

In-network: _____ Out-of-network: _____

Out-of-Pocket Maximum: The most you pay during a plan period before your health plan pays all of the costs for covered services. This maximum doesn't include your monthly premium.

My Out-of-Pocket Maximum: _____ Family Out-of-Pocket Maximum: _____

Monthly Premium: A fixed amount that you pay each month or with each paycheck for your health plan. If you miss payments or pay late, the insurer could cancel your plan.

Your Monthly Premium: _____

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HOW YOU AND YOUR HEALTH PLAN SHARE COSTS—EXAMPLE

Jane's Plan Deductible: \$1,500 | Co-Pay: \$0 | Coinsurance: 20% | Out-of-Pocket Maximum: \$5,000

Jan. 1st
Beginning of
Coverage Period



Jane hasn't reached her \$1,500 deductible yet. Her plan doesn't pay any of the costs.

Office Visit Costs: \$125
Jane Pays: \$125
Her Plan Pays: \$0

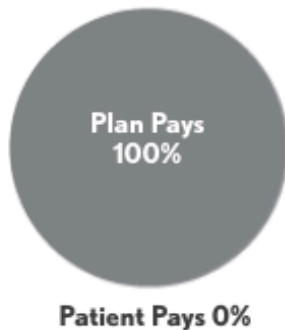
Note: All plans pay 100% of included preventive services from the start.



Jane has reached her \$1,500 deductible, coinsurance begins. Jane has seen a doctor several times. Her plan pays some of the costs.

Office Visit Costs: \$75
Jane Pays: 20% of \$75 = \$15
Her Plan Pays: 80% of \$75 = \$60

Note: Some plans require the patient to pay a "co-pay," a fixed amount per visit or per prescription filled.



Jane reaches her \$5,000 out-of-pocket limit. Jane has seen the doctor often and paid \$5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office Visit Costs: \$200
Jane Pays: \$0
Her Plan Pays: \$200

End of
Coverage Period
Dec. 31st

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