☑ Got Health Insurance
☐ Avoid unexpected bills

There are 4 kinds of costs you may have to pay with your health insurance.
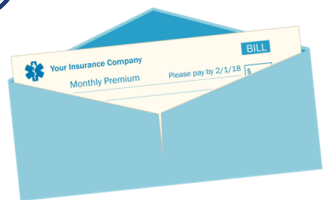
Premium	Deductible	Co-pay	Co-Insurance

1 Premium.

Your premium is the bill you pay each month. If you don't pay your premium **every month**, you will lose your insurance.

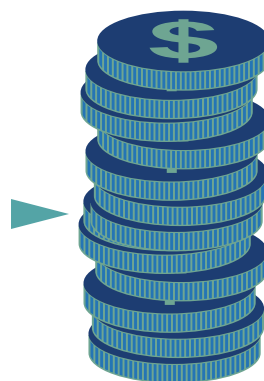**What costs to you have to pay with your health plan?**

Call your health plan to find out.
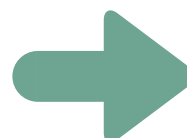
2 Deductible.

Your deductible is the amount of money you have to pay for health services **before** your health plan pays its share. These services may include doctor visits when you are sick, lab tests or visits to the emergency room. There is no deductible payment for preventive services like check-ups and mammograms.

Then, your health plan starts paying.

You pay the deductible first..

There are two other kinds of costs you may have to pay: co-pay and co-insurance ➡

③ Co-pay.

A co-pay is a **set amount** you pay each time you get a health service. Different health services have different co-pays, such as $20 for a doctor visit or $10 for a prescription. There are no co-pays for preventive services, like flu shots.

Insurance Company Name:
_____

Plan Type: _____   Member Name: _____
                           Member ID Number: _____

Prescription Co-Pay:

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

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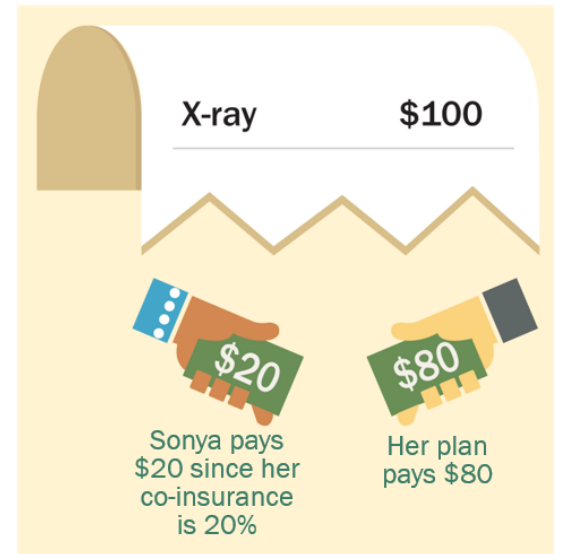   Co-Pay: $ _____

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

④ Co-insurance.

After you have paid your deductible for the year, another cost you may have to pay is co-insurance, a **percentage** of the total cost for certain 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.

X-ray $100

$20 $80

Sonya pays $20 since her co-insurance is 20%

Her plan pays $80

Good news!

There is a limit to the amount you have to pay For deductibles, co-pays and 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.

Wisconsin Alliance for Women's Health
www.supportwomenshealth.org