

Decoding Insurance Terms with We The Patients



COST SHARING

Sharing the cost of health care services with your insurance company.

3 Types: coinsurance, copays and deductibles



PREMIUM

The cost you pay to your insurance for health coverage usually monthly or annually

This does not count towards your deductible or out of pocket maximum

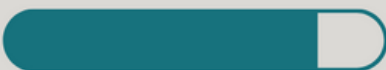


ALLOWED AMOUNT

The amount your health insurance plan will cover for a health care service

This may differ from the provider's actual cost of a service, leading to balance billing

\$



DEDUCTIBLE

The amount a patient needs to pay for health care services before your insurance plan begins to cover services



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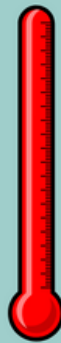


OUT OF POCKET MAXIMUM

The most a patient has to pay for health care services before your insurance pays 100% of costs.

Payments made for your deductible, copays & coinsurance are included.

This may vary by plan.



COINSURANCE

After paying your deductible off fully, this is the percentage the patient has to cover for a health care service



BALANCE BILLING

Providers may bill you if their charge for a service is greater than your insurance's "allowed amount"

This does not contribute to your deductible or out-of-pocket maximum



COPAYMENT

A fixed cost you pay for health care services or prescriptions

Generally this does not count towards your deductible



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INSURANCE CAN BE CONFUSING

COMMUNITY
SERVICE SOCIETY
NAVIGATOR
NETWORK

CSS Navigator Network provides New Yorkers with one-on-one help in enrollment into free and affordable health insurance plans at a zero cost.

**Community
Health Advocates**

We've got you covered.

Community Health Advocates help New Yorkers navigate the health care system. They offer help for insurance enrollment, billing issues, health care rights and more.

CALL 1-888-614-5400