

Insurance Definitions

By Cindy Braley, Clinic Manager

With the New Year, most people will see a change in their insurance plans for 2016. What do all the different terms mean?

- **Co-Pay:** this is the amount you agree with your insurance plan to pay for your visit, no matter what the insurance will pay or the cost of the visit. Co-pays are to be paid to your provider at the time of the visit.
- **Deductible:** this is the annual amount you are responsible for before your insurance will pay on medical services; this is in addition to your co-pay.
- **Co-Insurance:** this is the amount you are responsible for after your insurance deductible is met. For example, your responsibility for a service after your

annual deductible is met is 20% and your insurance would be 80%.

- **Out of Pocket:** this is the amount annually that you would pay for covered medical expenses. After the out of pocket is met then insurance typically covers 100%.

Please become familiar with your insurance plan and what they will cover. You can do this by either reading your member handbook or call the customer service number on your insurance card.

If we can be of service, please don't hesitate to contact us at 509-775-3153.

Have a great year and be healthy!

Prior Hospital Happenings available at <http://www.fcphd.org/news.html>

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