## How You and Your Insurer Share Costs - Example

Jane's Plan Deductible: \$1,500

**Co-insurance:** 20%

Out-of-Pocket Limit: \$5,000

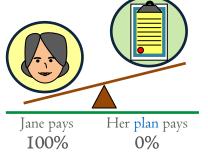
more

costs

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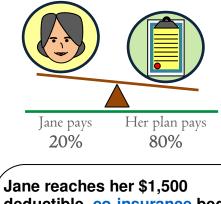
<u>-0</u>

**January 1<sup>st</sup>** Beginning of Coverage Period **December 31**<sup>st</sup> End of Coverage Period



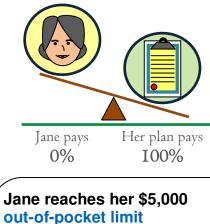
## Jane hasn't reached her \$1,500 deductible yet

Her plan doesn't pay any of the costs. Office visit costs: \$125 Jane pays: \$125 Her plan pays: \$0



deductible, co-insurance begins

Jane has seen a doctor several times and paid \$1,500 in total. Her plan pays some of the costs for her next visit. **Office visit costs:** \$75 **Jane pays:** 20% of \$75 = \$15 **Her plan pays:** 80% of \$75 = \$60



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

more

costs

<u>~0</u>