

How does it work?



Scenario:

Your health insurance plan has a \$2,000 deductible, 20% coinsurance and out of pocket maximum of \$4,000.

You have surgery on your leg. Total charges after any network savings is \$6,000. You meet your deductible right away. Remaining balance is \$4,000. You and the insurance company will split that cost. Your portion is 20%, which comes to be \$800. Your total out of pocket is \$2,800. The rest of this policy year, you have multiple Physical Therapy appointments. These will be split 20/80 between you and the insurance company until you reach your out of pocket maximum, which in this example is \$4,000. After you reach your OOPM, the insurance company will pay for 100% of covered services.

