

common

HEALTH INSURANCE TERMS

you should know



COST

ALLOWED AMOUNT

the maximum amount that your insurer will pay for covered services

BALANCE BILLING

the difference between the allowed amount and what your provider charges (what you owe)

COST SHARING

your portion of the bill, which can include *coinsurance* (a percentage), *copayments* (fixed dollar amounts), the *deductible* or other similar charges.

DEDUCTIBLE

how much you have to pay before your health plan starts to pay its portion of the bill

OUT-OF-POCKET LIMIT

the maximum amount that you will have to pay out of pocket for covered services in a plan year

PREMIUM

how much you pay for insurance, typically broken down into a monthly dollar amount

SUBSIDY

also called an *advance premium tax credit*, it's a dollar amount provided by the government that offsets your monthly premium under *Obamacare*



COVERAGE

BENEFIT/PLAN

the health care services covered by your health plan, which is the type of coverage you pick

BENEFIT YEAR

how long your benefits are good for, typically one calendar year (January to December)

COORDINATION OF BENEFITS

how your insurance gets coordinated if you have more than one insurance provider

EXCLUDED SERVICES

what your health insurance provider will not cover under your health plan

NETWORK

a list of providers that your plan contracts with, which includes *in-network* (covered) and *out-of-network* (sometimes not covered)

PRE-AUTHORIZATION

also called *pre-approval*, it's the determination that a treatment or service is medically necessary

RX COVERAGE

how much your health plan pays for prescription drug coverage (varies by plan)



ADMIN

CARRIER

an entity defined by state law that is authorized to sell health insurance plans (typically an insurance company)

CLAIM

the demand for payment of services from a medical provider to the insurance company

ENROLLMENT PERIOD

when you can sign up for health insurance (for private plans under the ACA, November through January)

EXPLANATION OF BENEFIT

a statement that breaks down a *claim*, including what the insurer paid and how much you may owe

PCP

your *primary care physician* or *primary care provider*, who oversees your health care

PLAN TYPE

examples include *HMOs* and *PPOs*, it refers to your plan's approach to coverage (e.g., flexible vs. strict)

PROVIDER

the medical entity providing your care, which can be *preferred* (contracted with your health plan) or *non-preferred* (no contract), the latter being more expensive

Health Care Terms

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