Health Insurance: Know the Lingo

Co-insurance
Co-insurance is your share of the cost of a covered service (in addition to co-pays), calculated as a percentage of the service cost. Co-insurance typically applies once you’ve met your deductible.

Co-pay
Your co-pay is the amount of money you pay up front when you have a service, such as a doctor visit.

Deductible
Your deductible is the amount you’re responsible for paying before the plan pays for covered services. Some services, such as preventive care, are covered by the plan without you needing to meet the deductible.

Network
A network includes the providers and facilities we have contracted with to provide healthcare services.

Nonparticipating providers
Nonparticipating providers or facilities are those we have not contracted with for a network. When you see a nonparticipating provider, you will pay more out-of-pocket. Visit PacificSource.com/find-a-provider to find out if your doctor is a participating provider with the network you choose.

Out-of-pocket limit
Your plan’s out-of-pocket limit is the most you’ll pay for covered services in a calendar year.

Participating providers
Participating providers or facilities are those that we’ve contracted with for a particular network. You will pay less out-of-pocket when you receive services from participating providers.

Plan availability
Plan availability identifies the geographic location where a plan is available and where you must live to be eligible to enroll in that plan.

Premium
Your premium is the amount you pay for your health insurance plan. Premiums can be paid monthly, quarterly, or annually.

Understanding health insurance terms can help you to better understand your benefits and how your plan works. Visit PacificSource.com/glossary for additional terms.

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Preventive care
Preventive care services are routine healthcare services such as screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. When you see a participating provider, these services are not subject to deductible and are covered in full.

Primary care provider (PCP)
A primary care provider, or PCP, is a doctor you authorize to coordinate all of your healthcare needs, including helping you maintain your health and reach your wellness goals.

Referral
A referral is a written order from your PCP for you to see a specialist or receive certain medical services.