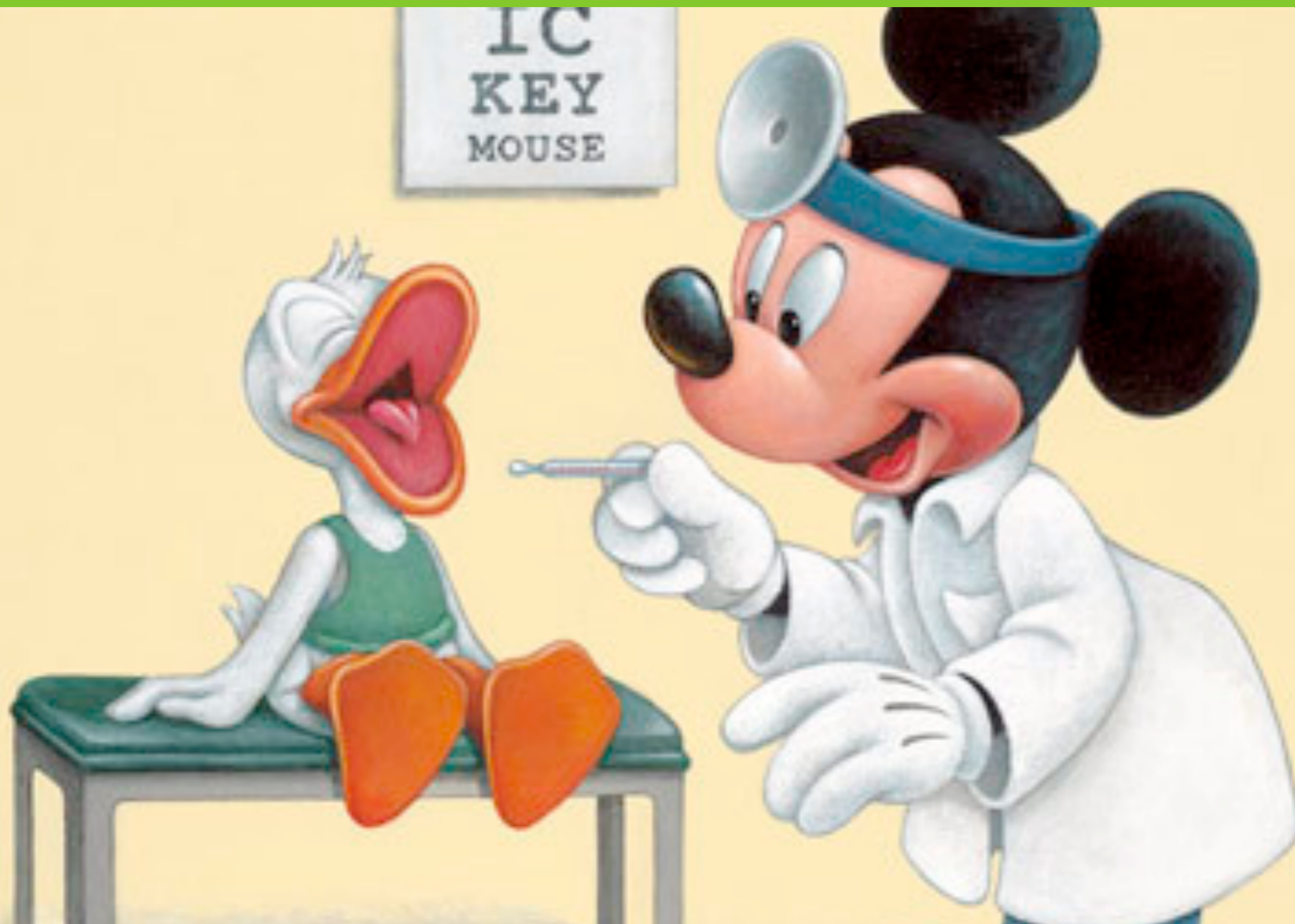


Health Coverage

On Your Own Unit



Medicare

- **Health insurance for people 65 years or older**

Medicaid

- **State-administered health insurance for low-income individuals**

Private Health Insurance

- **A) May be set up by your employer as part of your job's "benefits" package**
- **B) Or you can buy health insurance yourself**

Costs

- **Premium**
- **Deductible**
- **Co-Pay**
- **Coinsurance**

Premium

- **How much you pay regularly for health insurance**
- **Ex) monthly payments**

Deductible

- **How much you have to pay first (each year), before the health insurance takes over**
- **Example: \$500 individual or \$1,000 family**

Co-Pay

- **How much you have to pay when you visit a doctor or need prescription drugs**
- **Example: \$25**

Coinsurance

- **Percentage that you have to pay, after your co-pay and deductible, for your coverage**
- **Example: 20%**

Types of Coverage

- **Health Maintenance Organization (HMO)**
- **Preferred Provider Organization (PPO)**

Health Maintenance Organization (HMO) (like Kaiser)

- **You're assigned to a Primary Care Physician (PCP) within the HMO's network**
- **To see a specialist (ex. Oncologist – Cancer doctor) you have to be referred by your PCP & this specialist is within the HMO's network**
- **If you go outside the network, you pay for the services all yourself**
- **Premiums are typically cheaper than other types of coverage**

Preferred Provider Organization (PPO)

- **Option to seek care outside your network for extra-fees but you'll have to pay more. There's a MAXIMUM OUT-OF-POCKET EXPENSE**
- **EXAMPLES**
 - **In-Network Max: \$1,200**
 - **Out of Network Max: \$2,000**

Prescription Drug Coverage

- **Most health care plans help pay for prescription drugs**
- **You will have to pay the co-pay or meet a deductible but the health insurance should cover beyond that**

Pre-Existing Condition Coverage

- **If you get new coverage, you may have to wait 6 months for the coverage to handle any conditions you may have had before the coverage**