



## HILBER PSYCHOLOGICAL SERVICES

**INSURANCE COVERAGE DOES NOT MEAN "PAID-IN-FULL"**  
Do you know what your cost share is?

### Deductible

The amount you must pay for covered health care services before your health insurance kicks in.

**Example:** If Luke's deductible is \$2000, his insurance won't pay anything until Luke has paid for \$2000 in health care costs. If he requires hospitalization that costs \$3000, then he would pay for the \$2000 deductible and his plan would pay for a portion of the remaining \$1000 (depending on his plan specifics).

### Coinsurance

The percentage of the bill you pay for a covered product or service.

**Example:** Let's say Tony visits his in-network doctor. He has already met his deductible and his plan now requires a 20% coinsurance. The visit costs \$150 so he pays \$30 for his coinsurance and the insurance company will pay the rest.

### Copayment

Copay: Set Dollar amount you pay for a covered product or service.

**Example:** Sara has a \$20 copay for visits with her primary care physician and a \$40 copay for urgent care visits. What does that mean? She will pay \$20 for every doctor visit and \$40 for every urgent care visit.

**Clients must pay for all estimated Cost Share amounts at the time of service, subject to your specific insurance plan benefits when service is provided. These may be adjusted per your insurance once your claim is processed.**

Your Insurance plan is a contract between you and your insurance company. Please review your plan if you do not know the amount of your cost share.