Making Sense from Confusion

Don't know much about...
history?
biology?
health insurance?

CAUTION
MASS CONFUSION

Arizona Alliance
FOR COMMUNITY HEALTH CENTERS
Primary Healthcare for All
Would You Take The Risk?

“I’ll give you $6,000, if you agree to pay 70% of my medical bills for the next 12 months”.

Arizona Alliance
For Community Health Centers
Primary Healthcare for All
What Is Insurance?

“A small known loss to protect you from a large unknown loss”
Bankruptcies resulting from unpaid medical bills will affect nearly 2 million people this year—making health care the No. 1 cause of such filings. Source: NerdWallet Health, a division of the price-comparison website.
The Language of Insurance
I will give you $XXX and you promise to pay $YYY if. . .

And, we have also agreed to the following conditions or details.
The amount you pay each month to have health insurance.

Like – a membership fee or a rental payment, stop paying and it goes away.
Deductible:
(noun) The amount you owe before your health insurance begins to pay. The deductible may not apply to all services.
A Relationship

Small Deductible

Big Premium
Copay

A set amount (for example, $25) you pay each time you see a doctor or get a prescription.
The amount you pay after you have paid the **deductible** amount, usually a percent of the allowed amount for the service.
Levels of Coverage

Your Share Co-Insurance

Ins. Co. Share Co-Insurance

THE KEY TO UNDERSTANDING METALLIC TIERS

<table>
<thead>
<tr>
<th>Tier</th>
<th>You Pay</th>
<th>Insurance Plan Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>BRONZE</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>SILVER</td>
<td>30%</td>
<td>70%</td>
</tr>
<tr>
<td>GOLD</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>PLATINUM</td>
<td>10%</td>
<td>90%</td>
</tr>
</tbody>
</table>

Premium

<table>
<thead>
<tr>
<th>Level</th>
<th>When you get care</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$$$$$</td>
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Out of Pocket Limit

The most you pay during a policy period (usually a year) before your health insurance begins to pay 100% of the allowed amount.

The maximum out-of-pocket costs for any Marketplace plan for 2016 are $6,850 for an individual plan and $13,700 for a family plan.
## Different Forms of Health Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Premium</th>
<th>Deductible</th>
<th>Copay</th>
<th>Co-Ins.</th>
</tr>
</thead>
<tbody>
<tr>
<td>AHCCCS (Medicaid)</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>KidsCare</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Marketplace</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Employer Sponsored</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Preventive care is care you receive when you're healthy and symptom-free, such as routine check-ups, screenings and immunizations.

All Marketplace plans and many other plans must cover preventive services without charging you a copayment or coinsurance. This is true even if you haven’t met your yearly deductible.
Know Your Network

If you use a doctor outside your “Provider Network” you will pay more!
Where to Get Care

**Primary Care Provider**
- Understand your history, conditions and prescriptions
- They know your insurance
- $

**Urgent Care**
- Open more hours
- No appointments
- Don’t know you
- $$

**Emergency Room**
- Open 24/7
- No appointments
- Don’t know you
- $$$$$$
### Summary of Benefits and Coverage

**Insurance Company 1: Plan Option 1**

**Coverage Period:** 01/01/2013 – 12/31/2013

**Coverage for:** Individual + Spouse | **Plan Type:** PPO

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This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [insert] or by calling 1-800-[insert].

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why this Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>$500 person / $1,000 family Doesn’t apply to preventive care</td>
<td>You must pay all the costs up to the deductable amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductable starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductable.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>Yes. $300 for prescription drug coverage. There are no other specific deductibles.</td>
<td>You must pay all of the costs for these services up to the specific deductable amount before this plan begins to pay for these services.</td>
</tr>
<tr>
<td>Is there an out-of-pocket limit on my expenses?</td>
<td>Yes. For participating providers $2,500 person / $5,000 family For non-participating providers $4,000 person / $8,000 family</td>
<td>The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, balance-billed charges, and health care this plan doesn’t cover</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td>Is there an overall annual limit on what the plan pays?</td>
<td>No.</td>
<td>The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.</td>
</tr>
</tbody>
</table>
Key Ideas

1. The amount I pay each month - premium
2. The amount I pay before the insurance company starts to pay - deductible
3. The amount I pay when I see a doctor - copay
4. The amount I pay before the insurance company pays 100% - out of pocket limit
5. Providers who are contracted with my insurance plan – are in my provider network
6. Where can I find local help?
Finding Local Help

Talk with a Navigator
1-844-790-4946
English or Spanish

www.coveraz.org
More Information

Coverage Matters.

Choose Well  Use it Well  Be Well

www.coveraz.org/coveragematters
Arizona’s largest primary care network; serving rural, urban and tribal areas

Comprehensive primary care, located in underserved areas, open to anyone with or without insurance coverage

Community Health Centers
Q & A

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Stay Covered
We are here for you all year

Arizona Alliance
For Community Health Centers
Primary Healthcare for All