

WHAT IS HEALTH INSURANCE?

HEALTH INSURANCE is a policy that exchanges your small payments over time for coverage of all or part of your medical bills.

WHAT ARE MY PAYMENTS?

A **PREMIUM** is your monthly or annual subscription fee. They run around \$200-\$600 per month or \$1200-\$7200 per year. You pay this cost for a health insurance plan even if you don't use healthcare.



A **DEDUCTIBLE** is a fixed amount that you will have to pay for large healthcare expenses.

A **COPAYMENT** is a fixed amount paid for a healthcare service.

COINSURANCE is a fixed percentage paid for a healthcare service.

If the sum of your deductible, copayments, and coinsurance exceed your annual **OUT-OF-POCKET MAXIMUM**, insurance will cover the rest of your healthcare for that year only.

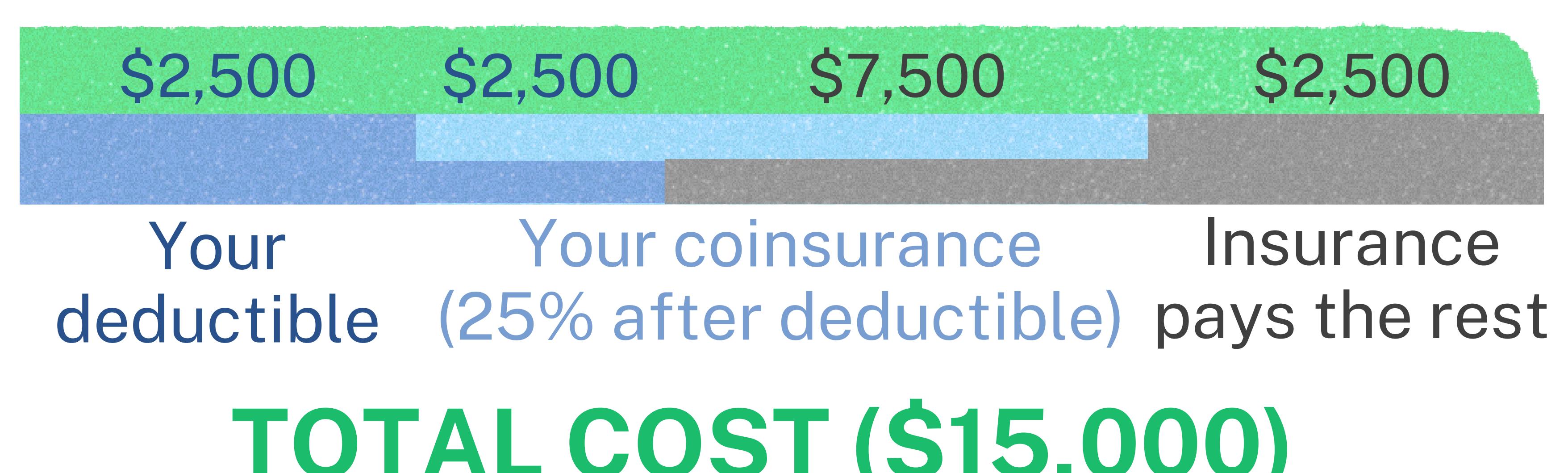
SMALL HEALTHCARE EXPENSES

LIKE A DOCTOR'S VISIT OR PRESCRIPTION MEDICATION



LARGE HEALTHCARE EXPENSES

LIKE A HOSPITAL STAY OR SURGERY



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