








Health Insurance in Human Language

The terms that confuse people most.

TERM	WHAT IT MEANS (IN PLAIN ENGLISH)
 Premium	The amount you pay your insurance company every month to keep your plan.
 Deductible	What you pay out of pocket before your insurance starts paying its share.
 Copay	A fixed amount you pay for a doctor visit or service at the time you get it.
 Coinsurance	Your share of the cost (usually a %) after you've met your deductible.
 Out-of-Pocket Maximum	The most you'll pay in a year for covered services. After that, insurance pays 100%.

WHAT TO COMPARE IN A PLAN

-  Monthly premium
-  Deductible
-  Copays
-  Doctor network
-  Prescription coverage
-  Out-of-pocket maximum



Dad's Quick Take: Knowing your plan is self-defense.