
Important Health Insurance Definitions

Coinsurance. Your share of the costs of a Covered Service, calculated as a percent of the Allowed Amount for the service that you are required to pay directly to a provider. The amount can vary by the type of Covered Service.

Copayment. A predetermined charge, expressed as a fixed amount, which you pay directly to a provider for a Covered Service at the time the service is rendered. The amount can vary by the type of Covered Service.

Deductible. The amount you owe before the Plan begins to pay for Covered Services. The Deductible applies before any Coinsurance or Copayments are applied. The Deductible may not apply to all Covered Services.

Domestic Network Provider. Lewis County General Hospital, its physician practices, and other affiliated providers of Lewis County General Hospital.

In-Network Provider. A health care provider that has a contract with your health plan (Excellus, etc.) to provide health care services to its plan members at a pre-negotiated rate. Because of this relationship, you pay a lower cost-sharing when you receive services from an in-network doctor.

Out-of-network. A health care provider who does not have a contract with your health insurance plan. If you use an out-of-network provider, health care services could cost more since the provider doesn't have a pre-negotiated rate with your health plan. Or, depending on your health plan, the health care services may not be covered at all.

Out-of-Pocket Limit. The most you pay during a Plan Year in Cost-Sharing before the Plan begins to pay 100% of the Allowed Amount for Covered Services. This limit never includes Balance Billing charges, Preauthorization penalty amounts (if any) or the cost of health care services not Covered under the terms and conditions of the Plan.

Plan Year. The 12-month period beginning on June 1st and ending on May 31st.

Primary Care Physician (PCP). A participating Physician who typically is internal medicine, family practice or pediatric Physician and who directly provides or coordinates a range of health care services for you.

Specialist. A Physician who focuses on a specific area of medicine or on a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions.