

UNDERSTAND YOUR OUT-OF-POCKET COSTS

Avoid the cost-share mystery with these tips.



Many factors go into the cost of health care — let's start with the basics.

Out-of-pocket maximum

The most you pay during a year before your health insurance begins to pay 100 percent of covered health care services. All plans have an out-of-pocket maximum (OPM). For example, the Blue Access® plan has a \$750 OPM for an individual or \$1,500 for a family.

TO REACH YOUR OPM, DIFFERENT AMOUNTS APPLY TOWARD IT:

Coinsurance

- > Your share of costs for covered health care services, calculated as a percent.
- > Coinsurance stops when you reach your OPM, so you don't have any more out-of-pocket costs.
- > You will typically pay a coinsurance when you receive services like outpatient and inpatient hospital services.

Copay

- > The fixed amount you pay for a covered health care service.
- > Copayments stop when you reach your OPM, so you don't have any more out-of-pocket costs.
- > Copays often apply for services like doctor visits and prescription drugs. Please note, you may have a separate OPM for prescription drugs.

Deductible

- > The amount you owe for covered health care services before your plan begins to pay. If you have a deductible, and the amount, depends upon your plan.




Meet Mary, a State of Iowa employee. Find out how her health care costs add up and when her benefits kick in. [▶](#)



Mary used her health insurance multiple times this year. See how her costs add up and how her experiences can help you know what to expect the next time you need care.




Mary's benefit plan
Blue Access®



Monthly blood pressure meds
\$10 copay/month
\$120



Annual preventive exam
100% covered
\$0




Monthly birth control meds
100% covered
\$0

\$750 medical OPM
\$5,850 prescription drug OPM
\$10 copay for doctor visits
\$10 copay for prescription drugs
10% coinsurance for medical services
20% coinsurance for medical equipment



Doctor visit for strep throat
\$10 copay
\$10


Mary has a separate prescription drug OPM. So, what she spends on prescription drugs only applies to this OPM.



Mary needs crutches for her broken ankle
20% coinsurance
\$0



Broke her ankle and spent the night in hospital
10% coinsurance
\$590



MRI due to back pain
10% coinsurance
\$150

Under Mary's plan benefits, 20% coinsurance applies for crutches. Since Mary has already reached her OPM of \$750 for the year, she doesn't pay anything.

MEDICAL OPM MET
The cost of Mary's services really add up to \$7,000. But, because her costs for health care services are capped at \$750/year and she's already paid \$160, she only pays \$590.

MARY'S TOTAL COSTS

\$750 OPM + \$120 prescription drugs cost = \$870

