

What is a Deductible and How Does It Affect You?

An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your insurance coverage begins to pay. For example, if the policy has a \$2,000 deductible, you must pay the first \$2,000 of medical expenses before the insurance company begins to pay for any services. This works just like the deductible for your car insurance or home owner's insurance policy.

When does a deductible begin?

Your deductible begins at the start of your plan year. Most plan years begin either January 1, but they can start on any date.

What is a Co-Pay?

When do I have to pay for the Co-Pay?

You will need to pay your co-pay each time when you visit your doctor.

What is a Co-Insurance?

Instead of asking the insurance subscribers to pay a set dollar amount every time when they visit a doctor's office, some insurance policies ask their subscribers to pay a percentage of the cost when they use any health services. It is called "co-insurance". Individuals still have to use up their annual deductibles before the insurance pays for the insurance portion of the medical cost.

保險自付額?

年度自付額

每年你必須自掏腰包付清一定數額的醫療費用之後, 你的保險公司才開始支付其他的醫療費用。例如, 如果您的保險有 \$2,000 自付額, 您必須付完醫療費用 2,000 元之後, 保險公司才開始支付任何醫療費用。你車子的保險或房屋的保險也有這自付額。

年度自付額通常從一月一號開始。但是並不是一定這樣, 可以是一年中的任何一天。

共付額

在你付出你所有的自付額後, 每次看醫生時, 您可能還要支付一些費用。它通常是固定的美元數額, 無論您看的是那一類的醫生。

共同保險

並不是每家保險公司都要求訂戶看醫生時, 支付固定的美元數額。有一些保險政策請其訂戶使用任何保健服務時, 支付一定的百分比。它被稱為"共同保險"。個人仍要用完了其年度自付額後, 保險公司才開始支付醫療費用的保險部分, 而且只支付部分的百分比。