

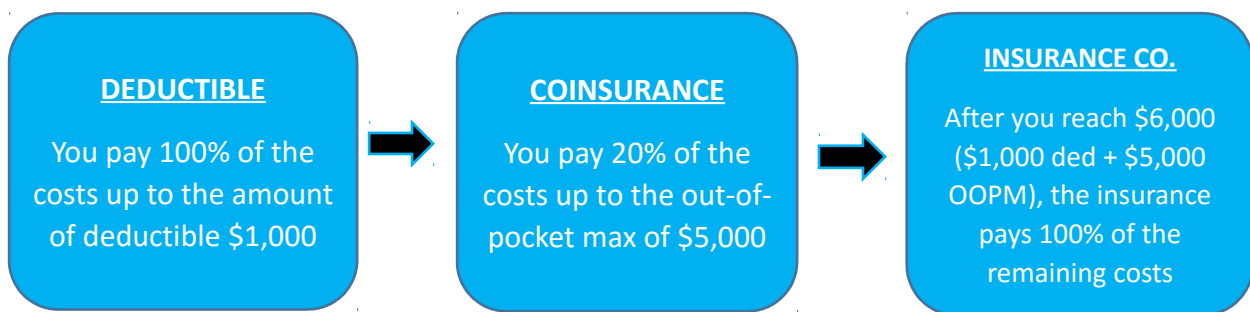
COINSURANCE

The percentage of the costs you share with your health plan for a covered product or service beyond the deductible.

Plans usually do not have a copay and a coinsurance, it is either one or the other; however, you may have an assigned copay for OT/PT/SLP services, and a separate coinsurance for ABA services.

A coinsurance may accumulate towards the out-of-pocket maximum, but not the deductible. Some plans have a separate coinsurance limit that does not apply to the out-of-pocket maximum.

Example: Sally is getting in-network ABA services. She has already met her deductible, and her plan now requires a 20 percent coinsurance. The cost of her insurance plan's contracted rate is \$150, so she owes \$30. Her insurance company will pay the rest.



Your coinsurance may not be the same for every service, every appointment. Since it is a percentage of total charges billed for each day, the total may change based on time spent in therapy and services performed.