

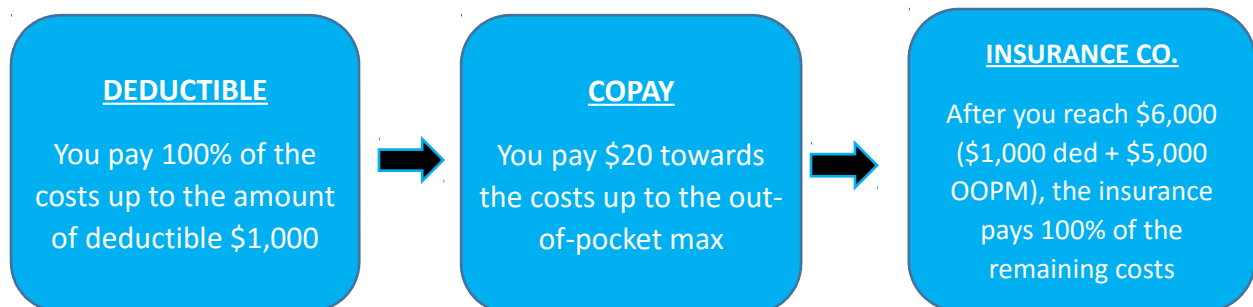
COPAY

A flat fee charged to the insured as specified by the plan for a specific service beyond the deductible. Once the copay is paid, the insurance company usually pays the remainder of the covered medical expenses.

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 copay may accumulate towards the out-of-pocket maximum, but not the deductible.

EXAMPLE: Sally has a \$20 copay for therapy services. The cost of her speech therapy is \$110. She pays \$20 and her insurance pays \$90 (assuming her deductible has been met).



Your copay will always be the same amount regardless of how much time is spent in therapy, or number of services performed, unless specified by your insurance plan. It is possible to have different copays for different services.