

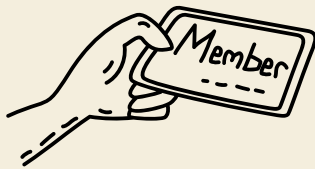
UNDERSTANDING HEALTH INSURANCE COSTS MADE EASY

PRINCIPAL INVESTIGATOR
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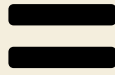
DEPARTMENT OF RADIOLOGICAL SCIENCES
UNIVERSITY OF CALIFORNIA, IRVINE



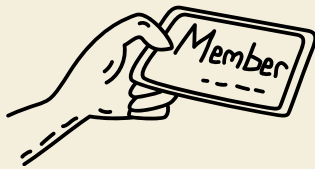
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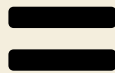
LOWER PREMIUM



PAY MORE
FOR
SERVICES
YOU NEED



HIGHER PREMIUM



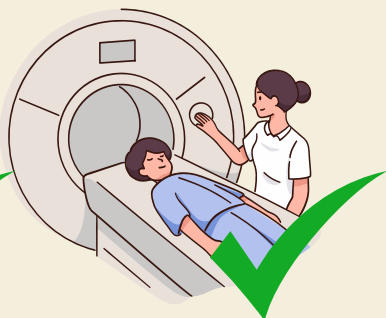
PAY LESS
FOR
SERVICES
YOU NEED

PREMIUMS

- Premiums are like a monthly membership fee for your insurance.
- Plans with lower premiums require you to pay more for the services you receive.
- Plans with higher premiums can cover more services and generally pay more in benefits.



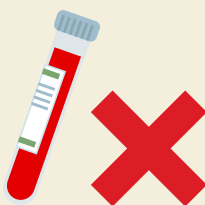
CHECK-UP



SCREENING



IMMUNIZATIONS



ADDITIONAL TESTS

PREMIUMS

- Whether your premiums are higher or lower, preventive services, such as your regular check-ups and screenings are usually covered in full.
- If you need more services, you likely will have to pay extra.

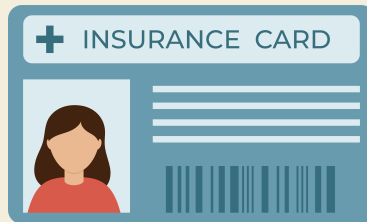


HOW MUCH DO I PAY?

- The amount you will pay out-of-pocket changes over time
- There are 3 main stages during each plan year that may change your out-of-pocket expenses incorporating these 3 key insurance words:
 - a. Deductible
 - b. Co-pay / Co-insurance
 - c. Out-of-pocket maximum

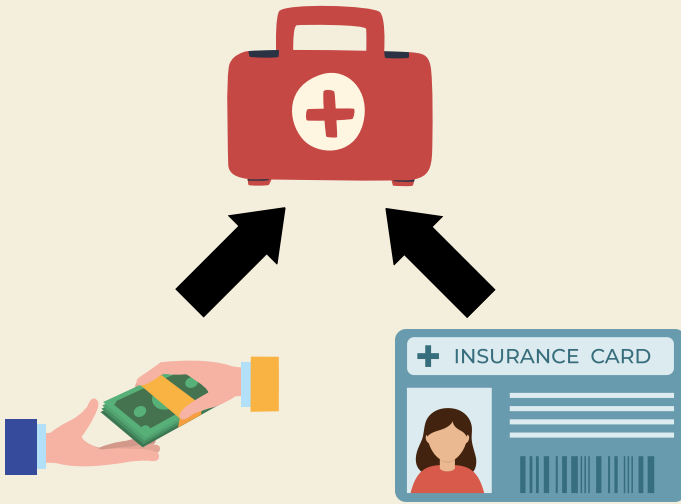


DEDUCTIBLE



STAGE 1

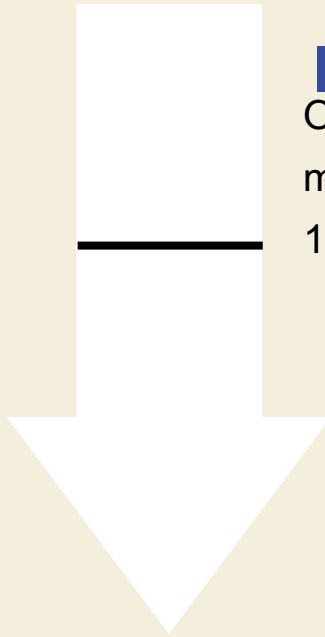
- In the first stage, at the beginning of the year you pay for most of your health care until you reach your deductible.
- A **deductible** is the amount you have to pay before your insurance kicks in.



STAGE 2

- In the second stage, after you have reached your deductible, your health insurance provider will share the service costs with you.
- The amount depends on your health insurance plan.
- Usually, you pay part of the cost through fees called co-pay or co-insurance, and your insurance pays the rest.
- **Co-pays** are set amounts (like \$20 for a doctor's visit)
- **Coinsurance** is a percentage of the cost (like 20%).

Insurance
then pays
100%



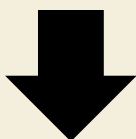

Out of pocket
maximum met
100%



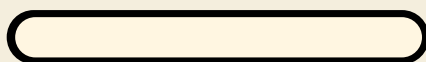
STAGE 3

- In stage 3, once you've paid a certain amount, called your **out-of-pocket maximum**, your insurance covers everything else for the rest of the year.

2024: OUT OF POCKET
MAXIMUM



2025: OUT OF POCKET
MAXIMUM



RESET OF DEDUCTIBLE AND
OUT-OF-POCKET MAXIMUM

- Each year, your deductible and out-of-pocket maximum resets. So, what you paid last year doesn't carry over.
- In short, you'll pay at least your monthly premium, and at most, your premium and maximum out-of-pocket cost for services covered by your plan.



HEALTHCARE.GOV

Remember, the type of plan you choose affects your costs. If you need help understanding or choosing a plan, you can visit [healthcare.gov](https://www.healthcare.gov) for free assistance.

Scan the QR code to access [healthcare.gov](https://www.healthcare.gov)



BOOKLET VIDEO

IF YOU WOULD LIKE TO WATCH A VIDEO
ON “UNDERSTANDING HEALTH
INSURANCE COSTS MADE EASY”.
SCAN QR CODE ABOVE.



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