

# EVER FEEL CONFUSED BY YOUR HEALTH PLAN?

For UniCare State Indemnity Plan/Basic members

**Effective July 1, 2018**

“What’s a copay? A deductible? An out-of-pocket limit? How does my plan work if I have to go to a doctor?”  
Use this guide for a better idea of how it works and get some peace of mind.

## Preventive care

- We cover 100% of the allowed amount for yearly checkups, preventive tests and other things that keep you healthy.<sup>1</sup>

## Copay (copayment)

- When you see a doctor, you pay a set amount to the doctor for the visit. A copay is a fixed dollar amount you pay when you get a medical service, such as when you go to your doctor.
- Copays don't count toward your deductible.

## Deductible

- You pay a set amount toward certain covered services each year before UniCare begins paying benefits for those services.
- A medical deductible works just like the deductible for your car insurance: it's the fixed amount you have to pay before your insurance kicks in.
- Covered services that the deductible applies to include labs, X-rays and surgeons' fees.

## Coinsurance

- Some health care bills are shared between you and UniCare. This is called coinsurance.
- UniCare pays either 80% or 100% of the allowed amount, depending on what the service is.

## Out-of-pocket maximum

- To protect you from high costs, your plan has an out-of-pocket maximum. This maximum is the most you could pay for copays, deductible and coinsurance in a year.
- Once you meet your out-of-pocket maximum, we pay 100% of covered services for the rest of the plan year. (Your plan year starts on July 1 and ends on June 30 of the next year.)
- Your out-of-pocket maximum counts toward your member costs (copays, deductible and coinsurance). Your member handbook lists other costs, such as your insurance premiums, that aren't included.

## Questions?

Call UniCare Member Services at 833-663-4176  
or visit [unicarestaateplan.com](http://unicarestaateplan.com)

**An example of your plan in action →**

<sup>1</sup> Includes preventive services recommended by the U.S. Preventive Services Task Force. Frequency of preventive exams is based on Massachusetts Health Quality Partners (MHQP) guidelines.

## The Basic plan in action: an example situation

John has UniCare State Indemnity Plan/Basic with CIC coverage. His plan includes:

- ❑ \$500 medical deductible
- ❑ \$20 copay for primary care visits
- ❑ \$100 copay per day for high-tech imaging (such as MRIs, CT scans and PET scans)
- ❑ \$275 copay for inpatient hospital care
- ❑ 20% coinsurance for inpatient care at a skilled nursing facility
- ❑ \$5,000 individual out-of-pocket maximum

After injuring his knee in a soccer game, John calls his doctor. This example explains what happened, what John paid, and what UniCare paid.

**Important!** The charges below are examples and don't reflect accurate costs for the services listed.

What happened		What John's costs were
<b>John goes to the doctor</b>		
Doctor visit (without insurance):	\$200	<b>\$20</b> – John's copay for a primary care office visit
UniCare's allowed amount:	\$120	
<b>John paid:</b>	<b>\$20</b>	
<b>UniCare paid:</b>	<b>\$100</b>	
<b>The doctor orders an MRI of John's knee</b>		
MRI cost (without insurance):	\$1,500	<b>\$100</b> – John's copay for the MRI (high-tech imaging) <b>\$500</b> – John's deductible
UniCare's allowed amount:	\$1,000	
<b>John paid:</b>	<b>\$600</b>	<i>This satisfies all of John's medical deductible</i>
<b>UniCare paid:</b>	<b>\$400</b>	
<b>The doctor recommends surgery</b>		
Hospital/surgery (without insurance):	\$64,000	<b>\$275</b> – John's copay for his hospital stay
UniCare's allowed amount:	\$35,000	
<b>John paid:</b>	<b>\$275</b>	
<b>UniCare paid:</b>	<b>\$34,725</b>	
<b>John goes to a skilled nursing facility for follow-up care</b>		
Facility cost (without insurance):	\$40,000	<b>\$4,105</b> – John's coinsurance <i>John's 20% coinsurance would be \$6,400, but he has a \$5,000 out-of-pocket maximum. Since he has already paid \$895 in other costs, he owes \$4,105 in coinsurance before hitting his out-of-pocket maximum.</i>
UniCare's allowed amount:	\$32,000	
<b>John paid:</b>	<b>\$4,105</b>	
<b>UniCare paid:</b>	<b>\$27,895</b>	
<b>Summary</b>		
<b>Total without insurance:</b>	<b>\$105,700</b>	
<b>Total John paid:</b>	<b>\$5,000</b>	
<b>Total UniCare paid:</b>	<b>\$63,120</b>	

### UniCare State Indemnity Plan

833-663-4176 (TTY: 711)

contact.us@anthem.com

[unicarestateline.com](http://unicarestateline.com)

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