

## General Insurance Information

### Helpful Insurance Terms and Meanings

- **Pre-Determination-** process to consider a service medically necessary to be covered under the plan
- **Prior authorization-** prior approval to receive services from a particular facility and be covered under the plan
- **Pre-certification-** approval to have specific services covered under the plan
- **Deductible-** amount that is parents' responsibility prior to plan paying for any services
- **Co-insurance-** percentage that is parents' responsibility to pay for services/insurance is responsible for remaining percentage
- **Out of pocket expenses-** maximum amount per year that parents are responsible to pay (deductibles may or may not apply to out of pocket expense)
- **Lifetime max-** each person on the plan's lifetime benefit, after this has been met plan will no longer cover person for any services

### Questions for your Insurance Company:

- What is the co-pay structure for PCP (Primary Care Provider) visits, Specialist visits, ER and urgent care? Does my plan then pay at 100% after co-pay has been paid? Is a referral from the PCP required to see a specialist?
- Is the doctor/hospital/testing considered in network? Is prior authorization required?
- What is the deductible and out of pocket for both individual and family? How much has been met for both deductible and out of pocket for both the individual and family?
- Once out of pocket is met, does my plan pay at 100%?
- What is the lifetime max for each individual? Do you know how much still remains for my child?