

Definitions



MASSACHUSETTS

Co-payment: Flat dollar amount that a plan member must pay the provider at the time of service. Also called a copay, this amount varies depending on the specifics of a given health plan contract.

Deductible: One time dollar amount that a member must pay for health care services before the health plan will cover eligible services. For example, if a member's deductible is \$2,000, the member will pay that amount, out of pocket, before the health plan will cover any eligible services.

Coinsurance: Percentage amount of eligible expenses that plan members are responsible for paying, most often after the deductible is met

Out-of-Pocket Maximum The most out-of-pocket costs a plan member will pay per year for covered health expenses before the plan pays 100 percent of covered health expenses for the rest of that year (typically includes, deductible, coinsurance and most copayments).