

Review of Terms and Concepts:

Let's see how these terms play out with a real life scenario if things go wrong with different plans.

EXAMPLE : Broken leg = Emergency Room visit, \$200 cast, 2 specialist visits (\$225 each) and \$5,000 surgery.

Coverage for John:



Scenario One: John bought the cheapest Bronze Plan and has an \$825 Emergency Room Co-Pay, Specialist visits are subject to deductible, a \$5,000 Deductible, 50% Coinsurance, and Out-of-Pocket Maximum of \$6,600.

Scenario Two: John paid \$50 more a month and bought a Silver Plan with an \$80 Specialist Co-Pay, \$500 Emergency Room Co-Pay, \$2,000 Deductible, 30% Coinsurance, and Out-of-Pocket Maximum of \$4,000.

Scenario One	Scenario Two	
_____	_____	Co-Pay to Hospital for ER visit
_____	_____	Cost of cast (goes towards the Deductible)
_____	_____	Payment for 2 visits to Specialist
_____	_____	Cost of surgery (amount paid, goes toward Deductible)
_____	_____	Cost of surgery (amount paid, with Co-insurance)
_____	_____	Total cost to John
_____	_____	Remaining before reaching the Out-of Pocket Max

Additional questions:

What might have happened if the anesthesiologist was not In-Network?

What would have been different had he gone to an Urgent Care facility, and not the Emergency Room?