

What your health insurance company says:	What your health insurance company means:
Premium	Your monthly plan payment
Deductible	The amount of money you have to spend before health insurance kicks in
Co-pay	A flat fee for doctor visits and prescriptions
Co-insurance	The portion of the doctor's bill you're responsible for after you hit your deductible
Metal tier (Bronze, Silver, Gold, Platinum)	Your health plan's level of cost and coverage
OOPM	The most you can pay in a year on covered medical costs
Network type (HMO, PPO, EPO, POS)	The type of access your health plan offers to doctors, specialists, hospitals, etc.
HSA Eligible	Health plans that can be paired with a tax-free savings account

Health Insurance Terminology Cheat Sheet

Lei Shi



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