

## Explanations of Commonly Use Health Insurance Language

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| <b>Copay</b>  | A set amount you pay when you receive health care services.  |
| <b>Co-insurance</b>   | This is your portion of cost for covered health care services after you have paid your deductible  |
| <b>Deductible</b>   | The amount of money you will pay for health care services before your health care insurance begins to pay.   |
| <b>Emergency, urgent care only, or travel insurance plans</b> | These insurance plans are limited and only pay for care if you have an emergency or an urgent care health issue but will not pay for wellness or prevention services.<br>These types of plans <u>do not</u> meet the requirements for health insurance at WSU. |

**Essential Benefits** A group of health care services that must be paid by your health insurance. This group includes preventive care and women's preventive services (see above) and the following:

**Ambulatory care -**

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| <b>Medical evacuation</b>                | Coverage for medical evacuation is required as part of your health insurance at WSU. This coverage will help arrange for you to return home if an injury or serious illness occurs and you cannot return to your country on your own. |
| <b>Minimum 70% coinsurance statement</b> | This means when you see an in-network health care provider, the most you will have to pay for all the service charges is 30% of the total bill.   |
| <b>No pre-existing condition limits</b>  | A pre-existing condition is a health issue a person had before or is currently being treated. Your health insurance must pay for services on all health conditions and cannot exclude payment for pre-existing health issues.         |
| <b>Out of network</b>                    | This means your insurance company does not have a contract for reduced prices with a doctor or other health care provider. If you go to an out of network provider, your insurance will cover less and you will have to pay more.     |
| <b>Plan Maximum</b>                      | The total dollar amount a health insurance company will pay to cover costs of your health care.   |
| <b>Preventive care</b>                   | Services that help prevent disease and keep you well. These can include adult immunizations/vaccines (shots), wellness and screening exams.   |
| <b>Repatriation</b>                      | Coverage for repatriation is required as part of your health insurance at WSU. In the event of a person's death, this coverage will arrange to have the body return to the person's home country.                                     |
| <b>Women's Preventive Services</b>       | This is the regular care a woman needs including checkups for woman's health issues. These services are paid 100% by the insurance company. The insurance company will also pay 100% for certain methods to prevent pregnancy.        |

For more information and definitions of terms, click [here](#).