

Common Terms and Definitions

Network

Providers who contract with your health insurance or plan. Call your insurance company for a list of network providers. "Out of network" care costs you more.

Deductible

The amount you pay every year before the insurance company starts paying.

Premium

The amount you owe every month that you pay directly to the insurance company to use their insurance plan.

Coinurance

A percentage of a medical charge that you pay, with the rest paid by your health insurance plan, after your deductible has been met.

Copay

A predetermined rate you pay for health care services at the time of care.



Our Service Area

We provide access to health care services in rural communities throughout 20,000 square miles of northern Wisconsin. The services we provide in each community vary based on that specific community's need, the services currently available and how we can work with existing partners. We strive to actively remove barriers to care by providing quality, integrated services to as many individuals as possible.

NorthLakes
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888.834.4551

nlccwi.org

How Health Insurance Works

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