

# 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.

## How Health Insurance Works

**NorthLakes**  
COMMUNITY CLINIC

**NorthLakes**  
COMMUNITY CLINIC

888.834.4551

[nlccwi.org](http://nlccwi.org)



## 1. Pay your premium

The premium gets paid every month and goes directly to the insurance company.

## 2. You receive free preventive services

Services usually covered by insurance include:

Health screenings, most immunizations, birth control, check-ups, mammograms, STD testing, eye exams and more.

## 3. You pay up to the amount of your deductible

Depending on your plan, you pay for services up to the deductible amount until the insurance starts to pay. This can include going to the doctor, hospital, urgent care or buying medications.

## 4. Pay Co-Insurance or Co-Pays

Depending on your plan, you pay co-insurance or co-pays after you meet the deductible until you reach the out-of-pocket maximum for your plan. Your insurance will pay for services when the out-of-pocket maximum is reached.

### Insurance Plan Example

Your plan has a \$500 deductible and 20% co-insurance and you have to go to the emergency room.

The costs would look like this:

Total Bill:	\$600
Deductible (You pay):	-\$500
Coinsurance:	-\$20
You pay 20% of the difference, \$100	
Your total bill:	\$520
Insurance covers:	\$80

*If you have questions  
about insurance and  
enrollment, please call:*

**888.834.4551**