






December

Understanding Health Insurance

Financial Terms to Know

-  **Premium** The monthly cost to receive health insurance. Your premium may be offset by your employer or through subsidies under Healthcare.gov.
-  **Deductible** The amount you are expected to pay each year before your insurance company begins to pay its share.
-  **Co-Pay** A fixed amount that you pay for care. They can differ with various types of care after you meet your deductible.
-  **Co-Insurance** The percent of your medical care that you are responsible. For example, your insurance plan may say that you are responsible for 20% of an MRI and they will cover the rest after you meet your deductible.
-  **Out-of-Pocket** The most you can pay through cost-sharing. Once you hit this amount, your insurance will cover 100% of your medical care costs.



Health Insurance And Your Liver

If you are seeking treatment for liver disease, make sure you understand your insurance plan and know what types of payments will be your responsibility.

Stay in contact with your insurance company when seeking liver treatment and make sure you follow your insurance's rules so that your benefits will not be decreased.



Get Fit is a campaign provided by the American Liver Foundation, Great Lakes Division. Learn more by visiting us at <http://www.LiverFoundation.org/GreatLakes>

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