EMME'S QUICK GUIDE TO

Understanding Your Insurance Plan

The numbers to know:

Your Premium:
What you pay every month just to have insurance

Your Deductible:
What you pay out-of-pocket before insurance starts covering things

Your Out-Of-Pocket Max:
The most you'll pay in a year (after this, insurance covers 100%).

Your Co-Pays:
A flat fee you pay for certain services (like $30 for a doctor's visit)

How It All Works:

Every month, you pay your premium.

When you need care, you pay the full cost until you hit your deductible.

After that, you and insurance split costs (this is called "coinsurance") until you hit your out-of-pocket max.

Then, insurance covers everything.



The Complicated Parts:

Not everything you pay will always count toward your deductible or out-of pocket maximum.

Sometimes care will only count toward your deductible when it's received from providers considered "in-network."

Plus, some things (like preventative care) will be covered (or partially covered) by your insurance before meeting your deductible.

Then, on top of that, some services need special permission (authorization) to be covered, and without that, you'll have to pay out-of-pocket.

Need help understanding the ins and outs of your plan?

That's what we're here for.
Schedule a plan review with us at team@emme.com
or book a call through our Calendly.
We'll walk through it with you.

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