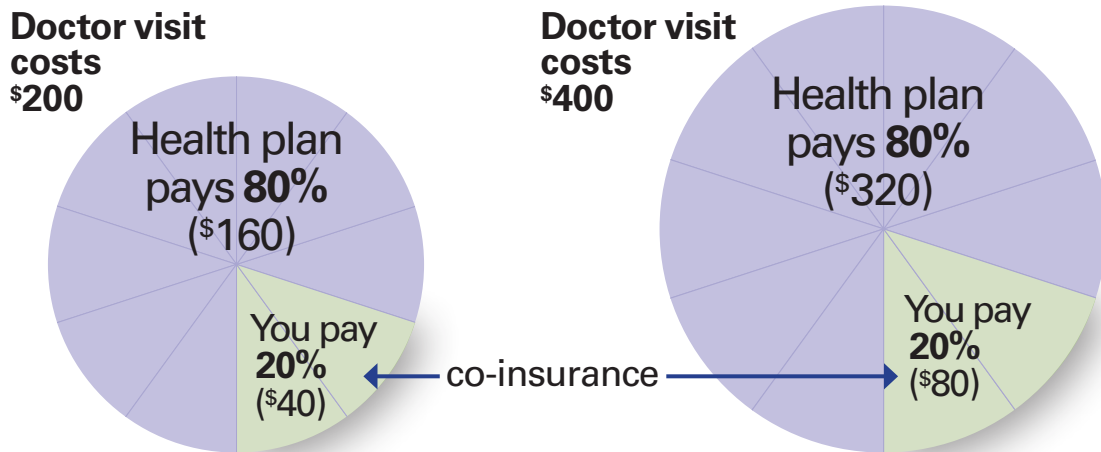
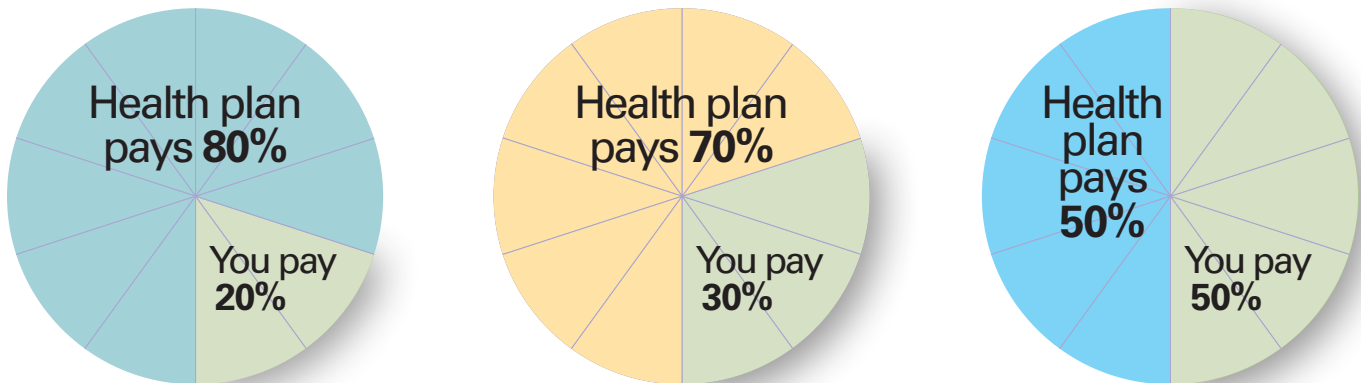


# Co-insurance is a percent (%)

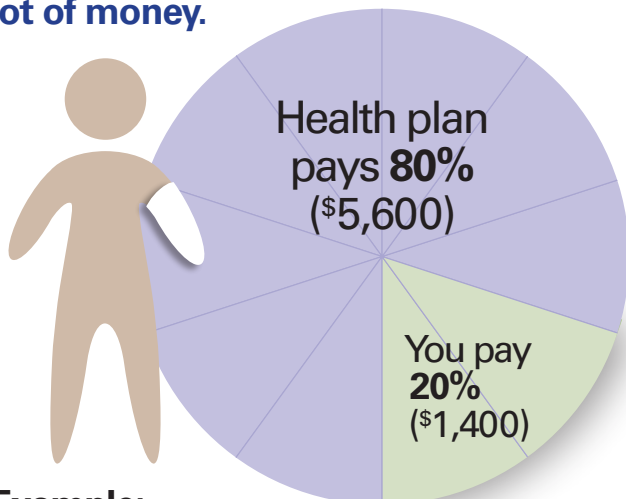
1. For example, you pay a co-insurance of 20% and your health plan pays the rest.



2. Your co-insurance can be different for different health plans, networks, or services.



3. Co-insurance can add up to a lot of money.



**Example:**  
 Broken arm costs \$7,000

4. How can I find out co-insurance costs for my plan?

Look in your health plan's **Summary of Benefits and Coverage.**

Preferred brand drugs	20% coinsurance (retail and mail order)
Non-preferred brand drugs	40% coinsurance (retail and mail order)
Specialty drugs	50% coinsurance
Facility fee (e.g., ambulatory surgery center)	20% coinsurance
Physician/surgeon fees	20% coinsurance
Emergency room services	20% coinsurance
Emergency medical transportation	20% coinsurance

**Example**