

My HMO Costs



Name of HMO: _____

Premium: The amount that you pay each month for your HMO.

\$ _____ /month X 12 = \$ _____ **yearly premium**

Deductible: The amount that you pay each year for services before your plan begins to pay. Not all plans have a deductible. Some plans have separate deductibles for prescription drugs.

\$ _____ **deductible each year for medical services**

\$ _____ **deductible each year for prescription drugs**

Co-pay or Co-insurance for services: Some plans have a co-pay, which is a fixed amount you pay when you receive a service. Other plans have co-insurance, which is a percentage you pay of the charge for each service.

Co-pay or co-insurance

\$ or % _____ each doctor visit

\$ or % _____ each hospitalization

\$ or % _____ each emergency room visit

\$ or % _____ each generic drug prescription

\$ or % _____ each brand-name drug prescription

Other HMO cost and coverage limits you should know about:

Out-of-pocket maximum: the most that you would have to pay in one year. **Note:** The co-pays or co-insurance for prescription drugs and some preventive care services do not apply to the out-of-pocket maximum. You still pay these costs even if you reach your out-of-pocket maximum.

\$ _____ **out-of-pocket maximum each year**

Lifetime maximum: the most your plan will pay for your care over your lifetime. Medicare and Medi-Cal plans do not have lifetime maximums.

\$ _____ **lifetime maximum**