

AVOID UNEXPECTED OUT-OF-NETWORK COSTS

To control your healthcare costs, it's important to know if your doctor participates in your medical insurance carrier's network.

YOU COULD PAY A LOT MORE FOR OUT-OF-NETWORK CARE

Your medical insurance carrier could pay a much lower benefit if you see an out-of-network doctor—leaving you to pay the rest via a higher out-of-network deductible and higher coinsurance.

You'll also have to pay the entire amount of the out-of-network provider's charge that exceeds the maximum allowed amount, even after you've reached your annual out-of-network out-of-pocket maximum.

The maximum allowed amount is the cost an insurance carrier has determined is the standard price for a service. Each medical insurance carrier can determine its maximum allowed amounts for out-of-network providers. For example, among other ways, carriers may use what's considered "reasonable and customary" and/or a Medicare-based calculation to determine the maximum allowed amount.

EXAMPLE

For example, let's say you will have an out-of-network surgery that costs \$5,000 and you will pay 45% coinsurance. The maximum allowed amounts could be different across carriers:

- If one carrier has a maximum allowed amount of \$2,000, you would owe 45% of \$2,000 and 100% of the remaining \$3,000, for a total of \$3,900.
- If a second carrier has a maximum allowed amount of \$3,000, you would owe 45% of \$3,000 and 100% of the remaining \$2,000, for a total of \$3,350.

TAKE THESE STEPS TO PROTECT YOURSELF

If you *didn't* check your doctor's status before you enrolled in a plan or you want to look up a different doctor, do it *now*—before making an appointment with that doctor.

You can check the provider directory through the [My Health Benefits](#) enrollment website or your [insurance carrier's website](#).

IMPORTANT! Do not rely on your provider's office to know the carriers' network(s). If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, call the insurance carrier.

Even if you're keeping the same insurance carrier, the provider network could be different. **Always** check the provider directories on the carrier preview sites before making a decision.

If your doctor is out-of-network and you still want to see them, check the cost with your doctor *before* you get care. Then ask your doctor to confirm the portion that will be covered by your medical insurance carrier and the portion for which you'll be responsible, so you'll be prepared for any significant costs.