

# 1. Get Health Coverage & Benefits

- Ask Us for Help with Health Insurance, SNAP, KidsCare and/or AHCCCS Enrollment
- Visit [www.northcountryhealthcare.org](http://www.northcountryhealthcare.org)
- Visit [healthcare.gov](http://healthcare.gov)

# 2. Understanding Your Insurance Plan

**Copayment** - A fixed amount (for example, \$15) you pay for a covered healthcare service, usually when you get the service.

**Coinsurance** - Your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service.

**Deductible** - The amount you owe for healthcare services your health insurance or plan covers before your health insurance or plan begins to pay.

**Explanation of Benefits (EOB)** - A summary of healthcare charges that your health plan sends you after you see a provider or get a service. It is not a bill.

**Network** - The facilities, providers and suppliers your health insurer or plan has contracted with to provide healthcare services.

**Out-of-Pocket Maximum/Limit** - The most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits. Monthly premiums are NOT included in this amount.

**Premium** - The amount that must be paid for your health insurance or plan (usually a monthly payment).

# 3. Make an Appointment at North Country

*For more health insurance related terms visit the glossary at:  
<https://www.healthcare.gov/glossary>*



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