

# HELP UNDERSTANDING Your Insurance Coverage

By Trish Perrault



John Sunde,  
Vice President, Baystate Health

Insurance coverage can be confusing. Most people simply are not familiar with the terminology, making it difficult to understand when services are covered and not covered, and when you are required to pay a portion of the bill instead of your health plan.

It is important to remember that insurance plans do not necessarily cover all of your medical expenses.

Here, John Sunde, vice president, Baystate Health, answers some of the most frequently asked questions from patients.

## What is a co-payment?

A co-payment is a predetermined, flat fee a patient pays for certain health care services in addition to what the health plan pays. For example, when you go see your doctor, you may have to pay a \$20 co-payment at the time of the visit. Some health plans require co-payments for hospital services, such as a \$50 to \$100 co-payment for emergency room visits regardless of the type or level of services provided during the visit. All co-payments should be collected at the time of the visit.

## What is a deductible?

A deductible is the amount of your health care expenses that you need to pay before your health insurance even begins to pay. It is normally quoted as a fixed dollar amount (anywhere from \$100 to \$1,000+) that must be "met" in full; that is, you must pay up to the total deductible amount before the health plan will begin making payments. Depending upon the amount of your deductible, it may be met with a single visit or it may take several visits. Most health insurance policies have a deductible, and as a general rule, the higher your deductible, the lower the cost of your monthly premium. Deductibles typically apply to a 12-month period beginning with the effective date of your policy. At the beginning of each subsequent 12-month period, your liability for the full deductible amount renews.

## What is co-insurance?

Co-insurance is the amount that you must pay after you have met your deductible. It is usually a percentage of the total amount owed to the provider as determined by the plan. For example, if a health plan has an 80/20 co-insurance clause, it means that after your deductible is met, your health insurance pays 80% of the remaining amount owed and you pay 20%. There is usually a maximum "out of pocket" amount that you are liable for. After that maximum is reached, the health plan starts paying 100% of the bills.

## What happens if I can't afford the care received?

Baystate Health has customer service representatives in Patient Accounting and the Physician Billing Office who are happy to work with you to set up a payment plan if you cannot afford to pay your medical bills in full. If your financial situation makes you eligible for MassHealth or other assistance programs, including hospital assistance or charity care, they can help you complete the necessary applications.

## Where do I go to pay in person?

Our Patient Billing Service Center is located at 280 Chestnut Street in Springfield. We are open to assist you from 8 am- 4:30 pm, Monday-Friday and until 5:45 pm on Tuesdays and Thursdays. Deductible, co-insurance and co-payment amounts can be paid by cash, personal check, VISA, MasterCard, or Discover. We accept monthly payments with a 0% interest rate. Please contact Patient Billing Services at 413-794-9999 (toll free at 1-877-461-1931) for more information about hospital bills; or the Physician Billing Office at 413-794-5700 (toll free at 1-800-436-6865). For Financial Counseling, call 413-794-2452.

## We also have cashiers at:

Baystate Medical Center  
759 Chestnut Street, Daly 3, Springfield  
9 am-1 pm Monday through Friday

Baystate Franklin Medical Center  
164 High Street, Greenfield  
Patient Registration, 8 am-4 pm Monday through Friday

Baystate Mary Lane Hospital  
85 South Street, Ware  
Patient Registration, 6:30 am-4:30 pm Monday through Friday,  
8:30 am-12:30 pm Saturday

For answers to other frequently asked questions, visit [baystatehealth.org](http://baystatehealth.org) and click on the tab at the top of the page that says "Patients and Visitors."

