

Understanding Your Out-of-Pocket Costs



Out-of-pocket costs are what you pay for healthcare services that are not reimbursed or covered by your insurance provider. These costs include copays, deductibles and coinsurance for covered services. The actual amount of out-of-pocket cost you pay are determined by your insurance plan. When a medical expense isn't covered, this means the bill is entirely up to you.

Here are some examples of the types of healthcare and medical services generally not covered by insurance:

- Routine eye care (adult)
- Bariatric surgery
- Routine foot care
- Cosmetic surgery
- Hearing aids
- Weight loss programs

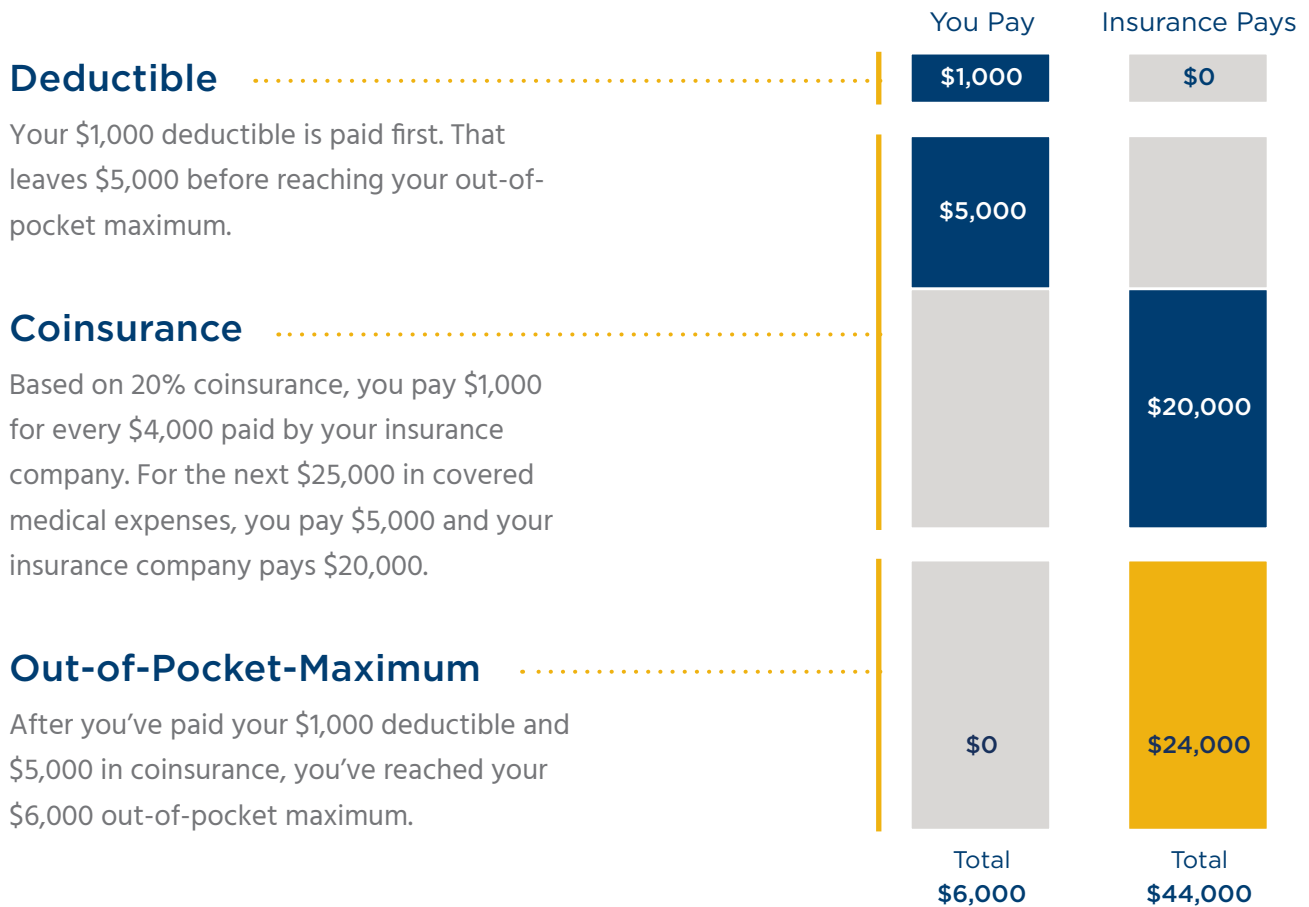
Estimates and Payments

Once you have been scheduled for surgery or a procedure, we will provide a detailed estimate of costs based on your insurance benefits. An estimate is not a guarantee of actual cost, but our best effort to make you informed about your financial obligation.

Your out-of-pocket costs are due to us prior to your procedure. If you cannot pay the full amount, a deposit is required before your procedure will be scheduled.

How is Insurance Applied to Healthcare Services?

For example, if you have a health plan with a \$1,000 deductible, 20% coinsurance and a \$6,000 out-of-pocket maximum. If you had a \$50,000 medical bill, you can expect the following to happen:



Common Insurance Terms

These terms can help you with understanding your out-of-pocket costs for healthcare services that are not covered by your insurance benefits.

- **Deductible** is the dollar amount you must pay toward your healthcare expenses before your benefits plan begins to pay its share.
- **Copay (or Copayment)** is the fixed dollar amount of healthcare costs for which you are responsible. This is usually a flat dollar amount based on a particular service.
- **Coinsurance** is your share of healthcare costs that you are responsible for paying. This is paid after the deductible is met for the year.
- **Out-of-Pocket Maximum** is the most you will have to pay on your own for your healthcare. This includes your coinsurance and deductible. Afterwards, your insurance company will cover 100% of the covered costs.

Financial Assistance

Ochsner provides financial assistance for emergency and medically necessary care. Patients must be residents of Louisiana or Mississippi who demonstrate an inability to pay. Financial assistance requests and inquiries can be made by calling **504.842.4190**, toll-free **800.343.0269**, logging into **MyOchsner** or by visiting **www.ochsner.org/financialassistance**.

Central Pricing Office

To request an estimate, call **504.703.2773**, toll-free **855.241.9351**, login to **MyOchsner** or visit **www.ochsner.org/requestbillingestimate**