

Course Title: Health Insurance 101

Slide #	Audio Script
1.1	<p>Welcome to Health Insurance 101 – where you will learn the ins and outs of the complicated world of insurance.</p> <p>This course has sound so please turn on your speakers. Click Start when you are ready to begin.</p>
1.2	<p>Use the arrows on the bottom right corner of the screen to navigate throughout this course. The arrow on the left is the back button and the arrow on the right is the next button. Click the next button now to continue.</p>
1.3	<p>What is a deductible? How much do I have to pay for medical services? No matter how long you look at your Explanation of Benefits, it's likely you still don't understand it and ask yourself how your insurance policy actually works.</p> <p>This course will teach you about copays, deductibles and give you an understanding of insurance so you can give our members the service they deserve.</p>
1.4	<p>The words on this page are the key words you will need to understand in order to be able to understand your insurance policy. Click each box below to see the definition of that word. Once you have read the definition of each word, you can move on to the next slide.</p>
1.5	<p>Let's start by breaking down how your insurance actually works. During your Open Enrollment period, you pick the best insurance policy for you and your family. For this example, we will say this is the policy you chose. But what do these amounts actually mean?</p> <p>Every time you go to your Primary Care Doctor, you will be responsible for a \$25 copay. When you go to a specialist, such as a podiatrist, you will be responsible for a \$80 copay. However other services, such as a ride in the ambulance, giving birth, and other visits to the hospital, will not have a copay with the exception of Emergency Room visits. The amounts you pay towards those services</p>

	go towards your annual deductible and coinsurance. A ER visit will have a copay and the remaining amount of that bill goes towards your deductible and coinsurance.
1.6	<p>Here's a visual representation what happens when you pay towards your deductible and coinsurance. This empty bucket represents your annual deductible. For an individual policy, the only way to fill up your deductible bucket is by paying \$1,200 towards your medical claims. Copays do not go towards your deductible so this amount consists of the claims for the other services mentioned previously.</p> <p>Once you have paid the full annual deductible amount, you cannot put any more money in that bucket. We can now begin making payments to fill up the coinsurance bucket. The payments that go in this bucket are different. Now the insurance company begins making payments towards your claims so instead of paying the full amount for a service, like you were doing with the deductible bucket, you are responsible for 20% of the allowed amount of the charges. That 20% goes into your coinsurance bucket until you meet the out-of-pocket maximum for the year.</p>
1.7	This image is an example of an EOB that a member may receive after their medical claims are processed. Click each numbered box on the image for a detailed description of that section on the EOB. Once you have clicked each number, you can proceed to the next slide.
1.9	I have to go to my primary care doctor next week and I normally have to pay a \$25 copay. Since I met my deductible and coinsurance maximums last month do I still have to pay a copay when I visit my primary care doctor?
1.10	I met my deductible last month. I went to the Emergency Room last week and had to pay a \$200 copay. Since I already met my deductible do I have to pay anything else towards the claim?
1.11	Let's review what you have learned in this course.
1.12	The following slides are a short knowledge check to make sure you understood the material presented to you in this training. When you're ready, click Start to begin.