How Health Insurance Works

To help you understand your health plan options, it's important to understand the basics of health insurance. The graphic below explains how health insurance works and defines some key terms.

Plan year begins

Receive your member ID card

Get your preventive care

Here are some key things that you get at no charge:

- Adult physicals
- Well-child exams and immunizations
- OB/GYN visits and pap tests
- Mammograms
- Prostate and colorectal screenings
- Routine prenatal maternity services

Need additional care?

Meet your deductible

Your **DEDUCTIBLE** is the amount of money you must pay each year before CareFirst will start paying for all or part of the services.

YOU PAY 100%
until you meet your deductible

Many of our plans do not require you to meet a deductible for primary care and specialist office visits, urgent care, and preventive screenings.

Pay your share

After you meet your deductible, you'll pay a **COPAY** or **COINSURANCE** for covered services.

YOU PAY | **CAREFIRST PAYS**

Your premium does not count toward your deductible or out-of-pocket maximum.

Reach your annual out-of-pocket maximum

If you reach your **OUT-OF-POCKET MAXIMUM**, you will pay nothing for your care for the remainder of the plan year. CareFirst will pay 100% of your covered medical expenses.

CAREFIRST PAYS 100%

Plan year ends