

Medical Insurance Definitions

Claim- A written request by you for payment by the insurance company of medical expenses that are covered under the insurance policy.

Co-payment- Usually refers to the amount you pay each time you receive a particular service, usually doctor visits.

Deductible- The amount you must pay towards your healthcare before insurance will begin paying medical benefits.

Emergency Care- Emergency care is for life threatening conditions and is available at all hospitals. If you go to an emergency room for non-emergency care, you are likely to experience a very long wait, impersonal care, and receive a large bill.

Exclusion- Any condition or expense for which no coverage is provided and no payment will be made.

Patient Responsibility- Healthcare costs paid by you.

Pre-existing Condition- Any medical condition that has been diagnosed or treated before insurance coverage begins.

Premium- The cost to purchase an insurance policy.

Referral- The formal written authorization given by your primary care physician to the insurance company allowing you to receive healthcare from someone other than your primary care physician.

Urgent Care- Urgent care is for medical conditions that need immediate attention, but are not life threatening.