

Out-of-Network Reimbursement Examples For Large Group Coverage

This summary gives examples of typical costs for out-of-network services under our three most commonly sold health insurance plans in Kings County that includes zip code 11201. If you want details about your coverage and costs, you can get the complete terms in the policy or plan document at www.myuhc.com or by calling the toll-free member number on your health plan ID card.

Colonoscopy (Biopsy of Large Bowel Using an Endoscope) CPT Code: 45380 Anesthesia CPT Code: 00810 Pathology CPT Code: 88305					Laminotomy (Partial Removal of Bone with Release of Spinal Cord or Spinal Nerves of 1 Interspace in Lower Spine) CPT Code: 63030 Anesthesia CPT Code: 00630					Breast Reconstruction (Insertion of Tissue Expander in Breast) CPT Code: 19357 Anesthesia CPT Code: 00402				
Sample care costs:					Sample care costs:					Sample care costs:				
	UCR	HGH	VHGH	110% of MC		UCR	HGH	VHGH	110% of MC		UCR	HGH	VHGH	110% of MC
Hospital Services	\$4,266	\$5,303	\$5,303	\$1,208	Hospital Services	\$13,914	\$18,917	\$18,917	\$7,231	Hospital Services	\$18,414	\$16,496	\$16,496	\$14,689
Physician Services	\$1,800	\$1,800	\$2,400	\$277	Physician Services	\$14,535	\$14,535	\$19,853	\$1,411	Physician Services	\$21,041	\$21,041	\$21,041	\$2,062
Anesthesia	\$3,389	\$3,389	\$4,366	\$240	Anesthesia	\$4,728	\$4,728	\$4,749	\$521	Anesthesia	\$6,092	\$6,092	\$8,823	\$569
Pathology	\$600	\$600	\$690	\$89	Total	\$33,177	\$38,180	\$43,519	\$9,163	Total	\$45,547	\$43,629	\$46,360	\$17,320
Total	\$10,055	\$11,092	\$12,759	\$1,814										

Patient pays:				Patient pays:				Patient pays:			
Deductibles	\$5,000	\$5,000	\$5,000	Deductibles	\$5,000	\$5,000	\$5,000	Deductibles	\$5,000	\$5,000	\$5,000
Copays	\$0	\$0	\$0	Copays	\$0	\$0	\$0	Copays	\$0	\$0	\$0
Coinsurance	\$1,000	\$1,000	\$0	Coinsurance	\$1,000	\$1,000	\$1,000	Coinsurance	\$1,000	\$1,000	\$1,000
Difference between UCR and what the plan pays	(\$1,037)	(\$2,704)	\$8,241	Difference between UCR and what the plan pays	(\$5,003)	(\$10,342)	\$24,014	Difference between UCR and what the plan pays	\$1,918	(\$812)	\$28,228
Total	\$6,000	\$6,000	\$13,241	Total	\$6,000	\$6,000	\$30,014	Total	\$7,918	\$6,000	\$34,228

OOP Max	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
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UCR (usual and customary cost) is the amount providers typically charge for a service. This chart uses UCR based on FAIR Health at the 80th percentile for zip code 11201. Your provider may bill more than UCR.

Patient pays represents sample cost-sharing. Your cost-sharing may vary.

HGH is an example showing the maximum amount the plan pays. In these examples, the HGH plan pays based on data from third party sources at the 80th percentile; the deductible is \$5,000 and the coinsurance is 40%.

VHGH is an example showing the maximum amount the plan pays. In these examples, the VHGH plan pays based on data from third party sources at the 90th percentile; the deductible is \$5,000 and the coinsurance is 40%.

MC (Medicare-based Rate) is an example showing the maximum amount this plan pays. In these examples, the MC plan pays based on 110% of the Medicare rate or another payment method as explained in the plan's Certificate of Coverage; the deductible is \$5,000 and the coinsurance is 40%.

In these examples, the OOP Max (out-of-pocket maximum) shows the limit on what you could pay during the coverage period (usually one year) for your share of the cost for covered services. Some plans don't count all of your copayments, deductibles, coinsurance payments, out-of-network payments or other expenses toward this limit.

Insurance coverage provided by or through UnitedHealthcare Insurance Company of New York.