

Out-of-Network Reimbursement Examples For Small Group Coverage

This summary gives examples of typical costs for out-of-network services under our two health insurance plans sold in Clinton County that includes zip code 12901. 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	STD	FAIR		UCR	STD	FAIR		UCR	STD	FAIR
Hospital Services	\$2,976	\$3,393	\$2,976	Hospital Services	\$14,246	\$11,651	\$14,246	Hospital Services	\$11,554	\$18,491	\$11,554
Physician Services	\$1,123	\$1,051	\$1,123	Physician Services	\$4,024	\$4,024	\$4,024	Physician Services	\$6,246	\$5,352	\$6,246
Anesthesia	\$1,312	\$1,040	\$1,312	Anesthesia	\$1,891	\$1,880	\$1,891	Anesthesia	\$2,850	\$2,092	\$2,850
Pathology	\$200	\$200	\$200	Total	\$20,161	\$17,555	\$20,161	Total	\$20,650	\$25,935	\$20,650
Total	\$5,611	\$5,684	\$5,611								
Patient pays:				Patient pays:				Patient pays:			
Deductibles		\$4,000	\$4,000	Deductibles		\$4,000	\$4,000	Deductibles		\$4,000	\$4,000
Copays		\$0	\$0	Copays		\$0	\$0	Copays		\$0	\$0
Coinsurance		\$842	\$806	Coinsurance		\$6,000	\$6,000	Coinsurance		\$6,000	\$6,000
Difference between UCR and what the plan pays		(\$72)	\$0	Difference between UCR and what the plan pays		\$2,606	\$0	Difference between UCR and what the plan pays		(\$5,285)	\$0
Total		\$4,842	\$4,806	Total		\$12,606	\$10,000	Total		\$10,000	\$10,000
OOP Max		\$10,000	\$10,000			\$10,000	\$10,000			\$10,000	\$10,000

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 12901. Your provider may bill more than UCR.

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

STD (standard coverage plan) is an example showing the maximum amount the plan pays. The STD plan pays based on data from third party sources at the 70th percentile. In these examples, the deductible is \$4,000 and the coinsurance is 50%.

FAIR (FAIR Health) is an example showing the maximum amount the plan pays. The FAIR plan pays based on UCR. In these examples, the deductible is \$4,000 and the coinsurance is 50%.

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.