

# Copay vs. Coinsurance

## How does it work?

Arlington County and its employees share the cost of medical and dental services. The County and employees enrolled in a health and or dental plan share the cost biweekly premiums **AND** we share the cost of covered medical and dental claims.

**Copays and Coinsurance are two ways in which the County and employees share the cost of medical and dental claims.**

- **Copay** is the flat dollar amount that employees must pay for their share of covered services; the County pays the balance.
- **Coinsurance** is the percentage of expenses that employees pay for their share of covered services; the County pays the balance.

**Real World Example:** I hurt my ELBOW! Off I go to the orthopedist (a specialist).



## Coinsurance Plan

### Claim detail

CIGNA received this claim on January 12, 2015 and processed it on January 13, 2015.

Service dates	Type of service	Amount billed	Discount	Amount not covered	Covered amount	What your plan paid	% paid	Coinsurance*
CHARLES S LEFTON MD								
01/06/15	PHYSICIAN	177.00	36.95	0.00	140.05	126.05	90	14.00
01/06/15	SURGERY	164.00	77.01	0.00	86.99	78.29	90	8.70
01/06/15	INJECTIONS	20.00	16.46	0.00	3.54	3.19	90	0.35
01/06/15	X-RAY	102.00	55.68	0.00	46.32	41.69	90	4.63
<b>Total</b>		<b>\$463.00</b>	<b>\$186.10</b>	<b>\$0.00</b>	<b>\$276.90</b>	<b>\$249.22</b>		<b>\$27.68</b>

The Covered Amount x 10% = Your Coinsurance Payment  
The County pays the balance



## Copay Plan

### Claim detail

CIGNA received this claim on January 12, 2015 and processed it on January 13, 2015.

Service dates	Type of service	Amount billed	Discount	Amount not covered	Covered amount	Copay	What your plan paid
CHARLES S LEFTON MD							
01/06/15	PHYSICIAN	177.00	36.95	0.00	140.05	60.00	80.05
01/06/15	SURGERY	164.00	77.01	0.00	86.99	0.00	86.99
01/06/15	INJECTIONS	20.00	16.46	0.00	3.54	0.00	3.54
01/06/15	X-RAY	102.00	55.68	0.00	46.32	0.00	46.32
<b>Total</b>		<b>\$463.00</b>	<b>\$186.10</b>	<b>\$0.00</b>	<b>\$276.90</b>	<b>\$60.00</b>	<b>\$216.90</b>

You pay a flat \$60 copay

The County Pays the balance

