

Coinsurance

Coinsurance is a fixed percentage you pay for medical care after your deductible is met. After your deductible is paid in full, coinsurance applies to certain medical services, including (but not limited to):

- Office visit
- Urgent care
- Emergency room visit
- Inpatient hospitalization
- Surgery
- Chiropractic services
- Diagnostic lab and X-ray
- Radiation and chemotherapy
- Allergy testing and therapy
- Medical supplies and equipment
- Ambulance
- Hearing care
- Skilled nursing facility
- Hospice
- Home health care
- Human organ transplant
- Outpatient physical, occupational and speech therapy

Coinsurance continues until the out-of-pocket maximum is met. The out-of-pocket maximum is the most you have to pay for covered services in a calendar year, including deductibles, copayments and coinsurance.

Coinsurance amounts vary. For your specific coverage details, go to messa.org to log in to your member account or call the MESSA Member Service Center at 800.336.0013.

Copayment

A copayment is a fixed amount you pay for a prescription medication.