

Glossary of Terms



Balance Billing – When an out-of-network provider bills you for the difference between the provider's charge for that service under the health plan and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. This is common for out-of-network providers and does not pertain to in-network providers.

Coinsurance—Your share of the cost of the applicable health care services, after the deductible is met.

Copay—A fixed, upfront dollar amount that you pay each time you receive certain health care services (such as an office visit or a prescription).

Deductible—The amount you will pay for the applicable health care services before the health plan begins to pay.

In-Network/Network – The facilities and providers with which Highmark has negotiated rates for health care services.

Maintenance Medication – Prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicine. Examples of maintenance drugs are those used to treat high blood pressure, heart disease, asthma and diabetes.

Out-of-Network – The facilities and providers Highmark does not have contracted rates for health care services. You will pay more to see an out-of-network provider.

Out-of-Pocket Maximum—The maximum amount you will be required to pay in a calendar year in coinsurance payments. After this amount has been satisfied, the health plan will pay 100% of the applicable covered health care costs for the remainder of the calendar year. (Members will continue to be responsible for copays for office visits and prescription drugs.)

Specialty Medications – Specialty medications are used to treat chronic, rare, or complex conditions (such as rheumatoid arthritis, multiple sclerosis, or cancer). Additionally, specialty medications may:

- Be given by infusion, injection, or taken orally.
- Cost more than traditional medications.
- Have special storage and handling requirements.
- Need to be taken on a very strict schedule.
- Have support programs and services available to help patients receive the most benefit from their medication

