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.