

# The Spotlight

January 2022

*Spotlighting healthcare-related educational topics that matter to you*

The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits.

The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves. To learn more about our resources, [click here](#).



*You asked & we listened. Using questions our case managers get asked and analyzing our website keyword searches each month, we address what patients want to know now.*

## Why am I Paying More for Health Care Services This Month?



### Did my health insurance plan reset?

Many people have health insurance policies that “reset” or “start over” with the calendar year. Plans that follow a calendar year deductible schedule work like this: the medical expenses you pay for covered services accumulate towards your annual deductible throughout the year, and this accumulated amount resets to \$0 on January 1 of each year. Knowing which schedule your plan follows can help you avoid those unexpected bills and plan for known medical expenses. [Find out more here](#).



### What is a deductible?

The amount you pay for medical expenses before the insurance plan begins to cover any additional expenses. For example, if you have a \$1,500 deductible, this means you will have to pay \$1,500 in out-of-pocket costs before your insurance company pays its portion towards covered services. Premiums and copays do not count toward meeting your annual deductible. [Learn more here](#).



### How do medication costs count towards these deductibles?

It depends on how your plan is structured. Some plans have separate deductibles for medical and pharmacy benefits, but other plans combine these deductibles. The total amount of your deductible (and whether it is combined for medical and prescription) will vary by plan. If you have a combined deductible, your medical and pharmacy costs count toward one deductible. Usually, once this deductible is met, your prescriptions will be covered at your plan's designated amount. However, this doesn't mean your prescriptions will be free. You will most likely have to pay some form of cost-sharing, even after you meet your deductible.