

Worksheet-Medical Insurance Math

Instructions

For each scenario, follow these steps to calculate the patient's total out-of-pocket costs:

Deductible: Determine if the deductible has been met. If not, subtract any amount already paid towards it and apply the remaining deductible to the total cost.

Copay: Add any copay amounts required for the visit or service.

Coinsurance: Apply the coinsurance percentage to the remaining amount after the deductible and copay have been accounted for.

Out-of-pocket maximum: Check if the total healthcare costs paid this year have reached the out-of-pocket maximum. If so, the insurance covers the rest.

Scenario 1: Alex's Annual Check-up

Health Insurance Plan Details

- · Deductible \$500 (not yet met)
- · Copay for primary care visit \$20
- · Coinsurance for laboratory tests 20%

Medical Services Received

- · Annual physical exam \$200
- · Blood tests \$150

Task: Calculate the total amount Alex owes for their annual check-up, including the doctor's visit and laboratory tests. Be prepared to explain your answer.

Medical Services Received	Amount Billed to Patient	
	-	
	-	
	-	
	Total Owed	
Explanation:		

Worksheet- Medical Insurance Math pg 2

Scenario 2: Jordan's Minor Injury

Health Insurance Plan Details

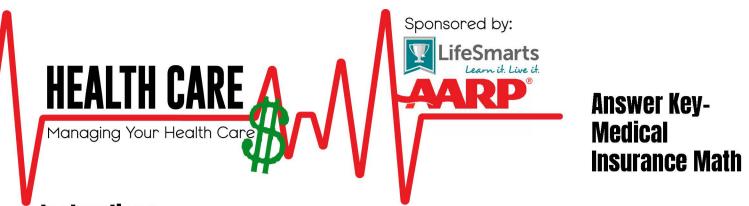
- Deductible \$1,000 (already met for the year)
- Copay for urgent care visit \$50
- Coinsurance for x-rays 10%

Medical Services Received

- · Urgent care visit for a sprained ankle \$120
- · X-ray \$200

Task: Determine Jordan's total out-of-pocket cost for the urgent care visit and the x-ray. Explain.

Medical Services	Amount Billed to Patient	
Explanation:	Total Owed	
Scenario 3: Sam's Emergency Surger Health Insurance Plan Details Deductible \$2,000 (has paid \$1,500 this year) Copay for emergency room visit: \$150 Coinsurance for surgery 30% Out-of-pocket max: \$5,000 (has paid \$3,000)	Medical Services Received • ER visit for acute appendicitis: \$1,000 • Appendectomy surgery: \$8,000	
Task: Calculate how much Sam will owe for the emdeductible, copay, coinsurance, and out-of-pocket	nergency visit and surgery, c	considering the
Medical Services	Amoun	t Billed to Patient
Explanation:	Total Owed	



Instructions

For each scenario, follow these steps to calculate the patient's total out-of-pocket costs:

Deductible: Determine if the deductible has been met. If not, subtract any amount already paid towards it and apply the remaining deductible to the total cost.

Copay: Add any copay amounts required for the visit or service.

Coinsurance: Apply the coinsurance percentage to the remaining amount after the deductible and copay have been accounted for.

Out-of-pocket maximum: Check if the total healthcare costs paid this year have reached the out-of-pocket maximum. If so, the insurance covers the rest.

Scenario 1: Alex's Annual Check-up

Health Insurance Plan Details

- Deductible \$500 (not yet met)
- Copay for primary care visit \$20
- · Coinsurance for laboratory tests 20%

Medical Services Received

- · Annual physical exam \$200
- · Blood tests \$150

Task: Calculate the total amount Alex owes for their annual check-up, including the doctor's visit and laboratory tests. Be prepared to explain your answer.

Medical Services	Amount Billed to Patient	
Physical Exam	_	\$200
Blood Tests	_	\$150
Co-pay for doctor's visit	_	\$20
	Total Owed	\$370

Explanation: Alex pays the full cost of both the physical exam (\$200) and the blood tests

(\$150), plus the copay for the doctor's visit (\$20). Since the deductible hasn't been met, Alex is responsible for the entire cost of services.

Worksheet- Medical Insurance Math pg 2

Scenario 2: Jordan's Minor Injury

Health Insurance Plan Details

- Deductible \$1,000 (already met for the year)
- Copay for urgent care visit \$50
- * Coinsurance for x-rays 10%

Medical Services Received

- Urgent care visit for a sprained ankle \$120
- · X-ray \$200

Task: Determine Jordan's total out-of-pocket cost for the urgent care visit and the x-ray. Explain.

Medical Services	Amount Billed to Patient		
Co-pay for urgent care visit	-	\$50	
Co-insurance for x-ray	-	\$20	
	Total Owed	\$70	
Explanation: Jordan's deductible has already been met for the year, so Jordan only pays the			
copay for the urgent care visit (\$50) and the coinsurance for the X-ray (\$20, which is			
10 percent of the \$200 cost for the X-ray).			

Scenario 3: Sam's Emergency Surgery

Health Insurance Plan Details

- Deductible \$2,000 (has paid \$1,500 this year)
- Copay for emergency room visit: \$150
- Coinsurance for surgery 30%
- Out-of-pocket max: \$5,000 (has paid \$3,000)

Medical Services Received

- ER visit for acute appendicitis: \$1,000
- Appendectomy surgery: \$8,000

Task: Calculate how much Sam will owe for the emergency visit and surgery, considering the deductible, copay, coinsurance, and out-of-pocket maximum.

Medical Services	Amou	nt Billed to Patient
ER visit (remaining deductible only)		\$500
Copay for ER visit		\$150
Coinsurance for surgery (30 percent)	_	\$2,400
	Total Owed	\$2,000 (see explanation)

Explanation: Sam's out-of-pocket maximum is \$5,000, and they have already paid \$3,000 this year. So, Sam will only owe an additional \$2,000 for this event, despite the calculations above. After reaching the out-of-pocket maximum, the insurance will cover 100% of the costs for covered healthcare services for the rest of the plan year.