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**As a Healthy Michigan Plan member, you will help pay for your health care coverage. The *MI Health Account* helps you keep track of your health care costs.**

#### **How do I help pay for my coverage?**

You will help pay for your coverage with co-pays. Here's how they work:

- A **co-pay** is a cost related to health services. You will pay most co-pays through the *MI Health Account*.

You will not pay more than 5% of your income for your coverage.

#### **What is the *MI Health Account* Statement?**

To help keep track of your costs, you will get a statement like this every 3 months. Here's what it tells you:

- What you need to pay for co-pays if anything, and how to pay if you owe
- What health services you received and how much they cost

**Please be sure to read this entire statement. The statement has important information, including what you may owe.**

Tips for taking care of yourself and paying less in health care costs

**Here are a few things you can do to take care of yourself that may lower your health care costs:**

- **Keep up-to-date on your immunizations (shots).**
- **See your doctor for a checkup.**
- **Get all your recommended health screenings.**
- **Do a *Health Risk Assessment* with your doctor. Your health plan will tell you how.**

**You could earn a reward by making healthy choices!**



**Questions?** Call the Beneficiary Help Line at 1-800-642-3195 (TTY: 1-866-501-5656).

You can call Monday through Friday, 8 am to 7 pm. The call is free. Si necesita ayuda para traducir o entender este texto, por favor llame al teléfono 1-800-642-3195 (TTY: 1-866-501-5656).

إذا كان لديكم أي سؤال، يرجى الإتصال بخط المساعدة على الرقم المجاني ١-٨٠٠-٦٤٢-٣١٩٥

## Payments

This section shows what you may still need to pay for co-pays, and how to pay, if you owe. It also tracks all your earlier payments, refunds, and vouchers.

Total amount of co-pays		\$6.00
Overdue amount from earlier statements	+	\$0.00
<b>Total amount you owe for the next 3 months</b>	<b>=</b>	<b>\$6.00</b>

You could be earning a healthy behavior reward by doing a Health Risk Assessment. Call your health plan to learn more.

**Your first payment of \$2.00 is due 11/15/14.**

Your second payment of \$2.00 is due 12/15/14.

Your third payment of \$2.00 is due 01/15/15.

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## How was the total amount and the payments I owe figured?

These amounts were added together to get the total amount you owe:

- Any co-pays for services in this statement
- Any overdue amount from earlier statements

To figure out your monthly payments, the total amount was divided by 3.

To see how your co-pays were figured, go to [www.healthymichiganplan.org](http://www.healthymichiganplan.org).

## How do I pay what I owe?

You can pay all at once or one month at a time for the next 3 months. You can pay:

- **By Mail:** Use the payment coupons that came with this statement. Each coupon shows the amount you owe for one month, the due date, how to pay, and where to send payment. Please do not send cash. If you lost your coupons, please call the Beneficiary Help Line at 1-800-642-3195 (TTY: 1-866-501-5656) to get new ones.
- **Online:** Go to [healthymichiganplan.org](http://healthymichiganplan.org) and click "Make MI Health Account Payment." You can pay using your bank account information (no credit cards).

## What if the account is overdue?

If your account is overdue, you may have a penalty. For example, if you have a healthy behavior reduction, you could lose it. Your information may also be sent to the Michigan Department of Treasury. They can take your overdue amount from your tax refund or future lottery winnings. Your doctor cannot refuse to see you because of an overdue amount.

## What if there is a mistake in the account history?

If you think there is a mistake, call the Beneficiary Help Line at 1-800-642-3195 (TTY: 1-866-501-5656). Call if you made a payment that does not show on this statement or if you did not receive a refund that is listed.

## What if I have changes in my household?

Changes may affect the amount you owe. Call your Department of Human Services (DHS) specialist if you have any changes, such as if you are pregnant, your income changes, or someone joins or leaves your household. If you are not sure whether to report a change, call your specialist. You may also report changes online at [www.mibridges.michigan.gov](http://www.mibridges.michigan.gov), or by mail or in person at your local DHS office.

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## Services and Co-Pays

This section tells you what health services you received and how much they cost—for both you and your health plan. To protect your privacy, confidential services are not listed on your statement.

Health Services in this statement				
Date	Service	Provider	Paid by health plan	Co-Pay
5/02/14	Outpatient Clinic Visit	MI Healthcare	\$150.00	\$1.00
5/12/14	Physician Visit	Dr. Johnson	\$ 98.00	\$0.00
5/12/14	Laboratory Service	MI Healthcare	\$18.50	\$0.00
5/12/14	Prescription	Anytime Pharmacy	\$31.00	\$0.00
5/30/14	Prescription	Anytime Pharmacy	\$65.00	\$1.00
6/05/14	Chiropractor	Chiropractic MI	\$88.50	\$1.00
6/11/14	Dental	Healthy Smiles Dental Service	\$102.75	\$3.00
<b>Total</b>			<b>\$553.75</b>	<b>\$6.00</b>

Remember, you could be earning a healthy behavior reward by doing a *Health Risk Assessment*. Call your health plan to learn more.

### Why do some services have \$0 co-pays?

Generally, there are some types of services that do not have co-pays:

- Services you get for the treatment of a chronic condition, such as asthma or diabetes
- Preventive services that keep you healthy, such as yearly check-ups or flu shots

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**What if I saw a doctor or had a service that's not on this statement?**

Some services may not be on this statement. Your doctor might not have billed your health plan yet. The service might be a confidential service like a family planning or substance abuse service. To protect your privacy, confidential services are not listed on your statement.

**What if I did not receive these services?**

If the services listed are different from what you actually received or you did not receive services at all:

- **Write to:** Michigan Department of Community Health,  
Office of Inspector General, P.O. Box 30062, Lansing, MI 48909-7979, or
- **Call:** 1-855-MI-FRAUD (1-855-643-7283), or
- **Visit:** [www.michigan.gov/fraud](http://www.michigan.gov/fraud)

If you would like to receive a call or message, please give your phone number.



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