



# Understanding your health care costs.



## What are copays?

Copays are a fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Not all services have copays, and not all people are required to pay copays. For example, services that help you get or stay healthy, like preventive services or certain services or medications that help you manage a chronic condition, have no copays. Also, some people don't have to pay copays, like people under the age of 21.

## Why do I have copays?

The Healthy Michigan Plan has copays. Before enrolling in a health plan, you must pay your copays to the provider when you get care. When you are enrolled with UnitedHealthcare Community Plan, most copays will be made to us through a special health care account called the MI Health Account. Copays will not be collected for the first 6 months after enrollment in a health plan, but will be paid to us through your MI Health Account at a later time.

## How much are copays?

This table includes some information on what services and groups have copays or no copays. For current copay amounts, visit [michigan.gov/HealthyMIPlan](http://michigan.gov/HealthyMIPlan)

### Healthy Michigan Plan copays:

Covered Services with Copay Requirements	Copay amount (income less than or equal to 100% FPL)	Copay amount (income more than 100% FPL)
<b>Physician Office Visits</b> (including Free-Standing Urgent Care Centers)	\$2	\$4
<b>Outpatient Hospital Clinic Visit</b>	\$1	\$4
<b>Emergency Room Visit for Non-Emergency Services</b> (Copay ONLY applies to non-emergency services. There is no copayment for true emergency services.)	\$3	\$8
<b>Inpatient Hospital Stay</b> (with the exception of emergency admissions)	\$50	\$100
<b>Pharmacy</b>	\$1 preferred / \$3 non-preferred	\$4 preferred / \$8 non-preferred
<b>Chiropractic Visits</b>	\$1	\$3
<b>Dental Visits</b>	\$3	\$4
<b>Hearing Aids</b>	\$3 per aid	\$3 per aid
<b>Podiatric Visits</b>	\$2	\$4
<b>Vision Visits</b>	\$2	\$2

## What is cost-sharing?

As a Healthy Michigan Plan member, you'll help pay for your health care coverage. Cost-sharing includes copays and for some, contributions. You'll receive a MI Health Account Welcome letter once you've enrolled in a health plan. The Welcome letter will explain how the MI Health Account keeps track of health care costs. It also will explain how copays and any contributions are figured.

## How much will I need to contribute to cost-sharing?

Contributions are figured based on your income and family information. These tables show you what your contribution might be. The contribution amounts in the tables are just an estimate. Your MI Health Account Statement will tell you exactly what you have to pay.

### Household of 1

Average Monthly Income	Cost per person: 1 Person with the plan
\$0 – 989.99	\$0
\$990.00 – 1,040.49	\$20.00
\$1,040.50 – 1,093.57	\$21.00
\$1,093.58 – 1,149.35	\$22.00
\$1,149.36 – 1,207.98	\$23.00
\$1,207.99 – 1,269.60	\$24.00
\$1,269.61 – 1,334.36	\$25.00
\$1,334.37 – 1,374.80	\$26.00

## Household of 2

Average Monthly Income	Cost per person: 1 person with the plan	Cost per person: 2 people with the plan
\$0 – 1,334.99	\$0	\$0
\$1,335.00 – 1,403.09	\$20.00	\$13.00
\$1,403.10 – 1,474.66	\$21.00	\$14.00
\$1,474.67 – 1,549.88	\$22.00	\$15.00
\$1,549.89 – 1,628.94	\$23.00	\$16.00
\$1,628.95 – 1,712.04	\$24.00	\$16.00
\$1,712.05 – 1,799.37	\$25.00	\$17.00
\$1,799.38 – 1,853.90	\$26.00	\$18.00

## Household of 3

Average Monthly Income	Cost per person: 1 person with the plan	Cost per person: 2 people with the plan	Cost per person: 3 people with the plan
\$0 – 1,679.99	\$0	\$0	\$0
\$1,680.00 – 1,765.69	\$20.00	\$13.00	\$11.00
\$1,765.70 – 1,855.76	\$21.00	\$14.00	\$12.00
\$1,855.77 – 1,950.42	\$22.00	\$15.00	\$12.00
\$1,950.43 – 2,049.91	\$23.00	\$15.00	\$13.00
\$2,049.92 – 2,154.48	\$24.00	\$16.00	\$14.00
\$2,154.49 – 2,264.38	\$25.00	\$17.00	\$14.00
\$2,264.39 – 2,333.00	\$26.00	\$18.00	\$15.00

The income amounts listed above are before taxes. If your situation is not shown above, call the State of Michigan at 1-800-642-3195 (TTY 1-866-501-5656) for help.



## How can I lower my cost sharing and copays?

When you agree to keep healthy behaviors with your Primary Care Provider (PCP), you could earn lower cost-sharing and/or copays. You are eligible for this reward every year that you have the Healthy Michigan Plan through UnitedHealthcare. Remember to schedule your yearly appointment with your PCP.

Take a copy of the Healthy Michigan Plan Health Risk Assessment form with you and give it to your doctor during that annual visit. You can find a copy of this form inside your welcome kit at the [UHCCommunityPlan.com/MI/HRA](https://www.uhccommunityplan.com/MI/HRA) website. Or call **1-800-903-5253, TTY 711** to request a copy.

Instructions for completing the Healthy Michigan Health Risk Assessment:

1. Call your doctor within 60 days of enrolling to schedule your appointment. You need to go to your appointment within 150 days of becoming a member.
2. Answer the questions in sections 1-3 as best you can. You are not required to answer all of the questions.
3. Your doctor or other primary care provider will complete section 4. He or she will send your results to your health plan.

After your appointment, keep a copy or printout of this form that has your doctor's signature on it. This is your record that you completed your annual Health Assessment.



## How do I keep track of what I owe?

The MI Health Account helps you keep track of your health care costs. We will send you a statement every 3 months. The statement tells you:

- What you have paid.
- What your health plan paid.
- What you still need to pay.
- How to pay (if you owe).

Look for these statements in the mail.

## Track your expenses.

Remember to track your expenses so you have enough money to pay your cost-sharing on time. It might help to have a budget if you don't have one already.

## What if I don't make my payments?

If you don't make your payments, you may have a penalty. For example, if you have a healthy behavior reward, 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.**

