Calculator Flowchart

Inputs:

Source:

Service Benefits API Response

- isServiceCovered Flag: Indicates if the Service is covered or not
- code = "limit" in relatedAccumulators object: It means limit is an accumulator in the chosen benefit
- code = "OOPMAX" in relatedAccumulators object: It means OOPMAX is an accumulator in the chosen benefit
- code = "Deductible" in relatedAccumulators object. It means Deductible is an accumulator in the chosen benefit
- costShareCopay: $ value of Copay configured within the benefit
- costShareCoinsurance: $ value of Coinsurance configured within the benefit
- copayAppliesOutOfPocket Flag: Does copay count towards the OOPMAX accumulator
- coinsAppliesOutOfPocket Flag: Does copay count towards the OOPMAX accumulator
- deductibleAppliesOutOfPocket Flag: Does copay count towards the OOPMAX accumulator
- copayCountToDeductibleIndicator Flag: Does copay count towards the Deductible accumulator
- copayContinueWhenDeductibleMetIndicator Flag: Can a copay apply even after the Deductible is met?
- copayContinueWhenOutOfPocketMaxMetIndicator Flag: Can a copay apply even after the OOPMAX is met?
- isDeductibleBeforeCopay Flag: Which comes first- copay or deductible?

Accumulator API Response

- OOPMAXIcalculatedValue- Remaining value of the OOPMAX individual accumulator
- OOPMAXFcalculatedValue,- Remaining value of the OOPMAX family accumulator
- DIcalculatedValue- Remaining value of the Deductible individual accumulator
- DFcalculatedValue -Remaining value of the Deductible family accumulator
- LimitcalculatedValue: Remaining value of the Limit accumulator
- limitType (Counter/Dollar): Type of Limit (when code: “Limit”)
- numOfIndividualsMet: number of people who have met their individual deductible)
- numOfIndividualsNeededToMeet: variable number of people required to meet the family deductible)

AND, ServiceAmount from Spanner

Custom Variables

Variable	Initial Value	Meaning	Mapping to Cost API Response
rem_OOPMAXF	= OOPMAXFCaculatedValue	Tracks the remaining value of OOPMAX Family Accumulator (during and at the end of calculation process)	accumulatorCalculation: remainingValue
rem_OOPMAXI	= OOPMAXICaculatedValue	Track the remaining value of OOPMAX Individual Accumulator (during and at the end of calculation process)	accumulatorCalculation: remainingValue
rem_DF	= DFcalculatedValue	Track the remaining value of Deductible Family Accumulator (during and at the end of calculation process)	accumulatorCalculation: remainingValue
rem_DI	= DIcalculatedValue	Track the remaining value of Deductible Individual Accumulator (during and at the end of calculation process)	accumulatorCalculation: remainingValue
rem_limit_val	= limitCalulatedValue	Track the remaining value of Limit Accumulator (during and at the end of calculation process) – can be either $ or counter	accumulatorCalculation: remainingValue

min_OOPMAX	= min(OOPMAXFCaculatedValue, OOPMAXICaculatedValue)	Its the minimum value b/w OOPMAX I and OOPMAX F at all points. Useful in scenarios when OOPMAX (F or I) is met during calculation	N/A- for internal calc purposes
rem_copay	= costShareCopay	Track the remaining value of copay (during and at the end of calculation process)	N/A- for internal calc purposes
calc_copay	= 0	Track the copay paid by member (during and at the end of calculation process)	healthClaimLine:amount Copay
calc_coins	= 0	Track the coinsurance paid by member (during and at the end of calculation process)	healthClaimLine:Coinsurance
rem_service_amount	= service amount (From spanner DB)	Track the remaining value of negotiated rate based on what the member has paid (during and at the end of calculation process)	N/A- for internal calc purposes
insurance_pays	**Ending value should be Service Amount- member_pays**	The $ insurance covers at the end of calculation process	Not sure. Check with Megan if we need to return this
member_pays	= 0	Track the $ cost share member pays during and at the end of the calculation	healthClaimLine:amount payable