

# HEALTH INSURANCE BASICS

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## Copay

When you visit a healthcare professional in your insurance group, you typically have to provide personal information, your medical history, and you may also have to make a payment before you leave the office.

This money is known as a copayment. Your health insurance policy determines this dollar amount, which you are required to pay for certain healthcare services, like physician office visits.

Typically, copayments do not count toward your out-of-pocket maximums.

Check with your HR manager or department to see if your healthcare plan requires copayments.

