# PeopleSafe - Calculating the Co-Insurance Amount that the Member Would Pay for a Prescription

[Process](#_Toc187495631)

[Related Documents](#_Toc187495632)

**Description:**  Procedures on how to calculate the co-insurance amount that the member would pay for a prescription.

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| Process |

Complete the following steps: “Step/Action” Table:

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| **Step** | **Action** |
| **1** | [Locate the members account (027257)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=57660ff2-9cac-4009-8267-7231e754b512) and select the Plan Summary Screen tab. |
| **2** | Scroll down the page to locate the Category of Benefit Summary. Identifies the percentage or amount the member is responsible to pay for each prescription. |
| **3** | Perform a Test Claim on the medication to identify the Client Pay Cost Allowed and the Dispensing Fee amount.  **Example:** A brand name at retail (see image below). Cost allowed + dispensing fee = Total Cost Allowed. Total Cost Allowed x30% = Participant Cost. Because 30% is between the min and the max, it is just $75.98.    **Example:** Same medication but a high quantity with a higher price (see image below).  Cost allowed + dispensing fee = Total Cost Allowed (1012.15). Total Cost Allowed x30% =(303.65) however, the maximum the plan says the member would have to pay at Retail for Brand is $90. The Participant pay being only $90 instead of $303.65. |

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| Related Documents |

[Log Activity/Capture Activity Codes (005164)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=bdac0c67-5fee-47ba-a3aa-aab84900cf78)

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

**Parent Document:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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