## [Demo] NLP Dataset for Customer Service Automation

| Company<br>Type             | Health Insurance Companies   |
|-----------------------------|--|
| Inquiry<br>Category         | Out-of-network provider reimbursement policies   |
| Inquiry<br>Sub-<br>Category | Out-of-network deductible and coinsurance  |
| Description                 | Inquiries about how the out-of-network deductible and coinsurance work, and how these factors affect the customer's out-of-pocket expenses for care received outside their insurance provider's network. |
| Data Size                   | 8,101 paraphrases  |
| Want to<br>buy data?        | Please contact nlp-data@qross.me via your business email address.  |

## $\begin{tabular}{ll} Masked sample paraphrases of one "Health Insurance Company" customer inquiry. (Purchased data will not be masked.) \\ \end{tabular}$

| How does an impact                     | forms i.e., hospital admissions etc?           |
|--|--|
| What choosing an off-list specialist _ | fees?  |
| Does a specialist outside the          | copays and?                                    |
| I choose non-participating wha         | t happens my co-pays?                          |
| picking a not netwo                    | rk, will the effect be on rates fees?          |
| choosing an are co-pays and            | ?  |
| How does non-listed your               | ?  |
| How does choosing co-pays              | admissions fees?                               |
| effect an unlisted                     | on co-payments and costs?                      |
| What implications the cost             | _ your related if you an off-list doctor?      |
| off-list specialist have an            | on?  |
| will choosing a affect                 | _?   |
| If one mon-approved what is the        | e influence admission costs ?                  |
| be in or fees to                       | the selection of?                              |
| Will who approved i                    | nsurance lead increased co-pays expenses?      |
| is the these on co-pa                  | ays,fees?                                      |
| When selecting of network              | _ do and change?                               |
| Does a specialist the the              | copayments and?                                |
| Can expert impact c                    | opays or hospital admission?                   |
| When picking specialist isn't          | network, what the effect on and other?         |
| is on co-payments addition             | nal expenses you opt physician?                |
| and additional have                    | off-list specialists.                          |
| If a specialist who isn't th           | e what to and additional?                      |
| Co-pays of may be affected             | d a specialist not list.                       |
| Can off-list expert affect the you     | _ for or ?                                     |
| Co-payments affected                   | for an unlisted doctor.                        |
| you go specialist not                  | approved list, happens co-pays and additional? |
| Does choosing a who on the im          | nact ?   |

| the consequences hospital for an off-list expert?                  |
|--|
| a result of unauthorized specialists?                              |
| What does a specialist do my and hospital admission?               |
| Does an off-list price or hospital admissions?                     |
| effect choosing out-of-network doctor and hospital admissions?     |
| When selecting a who is not in network, co-payment rates and fees? |
| Selecting specialist can influence admission prices.               |
| Off-list doctors effect hospital ?                                 |
| Does an off-list ?   |
| When you a that isn't in plan's the effect co-payment and          |
| Will a not the affect expenses?                                    |
| What effects will an unlisted doctor have ?                        |
|  |
| Does selecting affect?   |
| Are hospital admissions co-pays impacted ?                         |
| copayment rates billings by out listed coverage professional?      |
| Will my and be an off-list?  |
| is influence on costs, etc one goes for ?                          |
| The co-pays and hospital affected                                  |
| do co-pays associated costs make when out of ?                     |
| How does opting for a?   |
| How does choosing non-listing ?                                    |
| How choosing specialist affect co-pays?                            |
| choosing expert, what about hospital ?                             |
| and costs change an out network expert?                            |
| consequences of a specialist your for charges.                     |
| the effect doctors on fees, yadda ya?                              |
| and hospital fees don't have a specialist on list?                 |
| should hospital admission fees off-list expert?                    |
| Will for who isn't result in co-pays or hospital?                  |
| selectingspecialist outside thelist impact on and?                 |
| payment can affected by a specialists on the list.                 |
| picking a specialist the approved and hospital ?                   |
| How does non specialist co-pays fees?                              |
| selectingspecialist who your whatdoes that on co-payment and other |
| How off-list co-pays?  |
| What effect does a have etc.?                                      |
| How for a your healthcare expenses?                                |
| Picking out-of-network co-pays and other like                      |
| opting specialists than the list are costs affected?               |
|  |
| My and admission will a that is not on your list.                  |
| How co-pays and by ?   |
| How do the co-pays associated change expert?                       |
| Will selecting a specialist outside of the ?                       |
| specialist isn't the result in higher co-payments and charges?     |
| can off-list specialists copays ?                                  |
| a who isn't on the affect copayments ?                             |
| for a specialist of the to and hospital charges?                   |
| If I what to my charges and?                                       |
| Choosing a can prices.   |
| an off-list doctor affect hospital prices ?                        |

| Can insurance's change co-pays hospital?  |
|---|
| Co-pays associated costs out-of-network expert hired.   |
| How can using outside expenses?   |
| a specialist the approved list your?  |
| for an expert, expenses and co-pays?  |
| If a what co-pays charges look like?  |
| and admission can influenced specialist.  |
| you specialist that on approved list, happens to other?   |
| How will opting an unlisted and?  |
| Is specialist with my co-pays and ?   |
| choosing a who the list affect charges?   |
| How do associated when you have expert?   |
| hospital can impacted an off-list specialist.   |
| the and additional expenses opting for unlisted doctor?   |
| you choose off-list what your copayments related charges?   |
| Does a outside the impact and hospital ?  |
| Will choosing within result in higher co-pays hospital charges?   |
| What effects your copayments and related charges?   |
| an of professional can affect and various billings.   |
| How an off-list affect ?  |
| Is selecting an specialist to hospital charges?   |
| The of hospital admission fees an   |
| Picking a who is can affect my other  |
| Will opting for a result in higher charges?   |
| picking an off-list hospital admission payments?  |
| What ramifications there the cost copayments related charges an doctor?   |
|   |
|   |
| do these off-list hospital yadda?   |
| do these off-list hospital yadda? choosing an off-list how affect expenses?   |
| do these off-list hospital yadda? choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  |
| do these off-list hospital yadda? choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  Does picking doctor affect ?  |
| do these off-list hospital yadda? choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  Does picking doctor affect ? off-list specialists consequences for copays ?   |
| do these off-list hospital yadda? choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  Does picking doctor affect ?  off-list specialists consequences for copays ?  opts a non-approved what have co-pays, admission costs, etc.  |
| do these off-list hospital yadda? choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  Does picking doctor affect ?  off-list specialists consequences for copays ?  opts a non-approved what have co-pays, admission costs, etc selecting off-list affect ?   |
| do these off-list hospital yadda?choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  Does picking doctor affect ?  off-list specialists consequences for copays ?  opts a non-approved what have co-pays, admission costs, etc.  selecting off-list affect ?  When specialist, how are co-pays affected?  |
| do these off-listhospitalyadda?choosing an off-listhowaffectexpenses?  Does an off-list doctorhospitalprices?  Does pickingdoctor affect?off-list specialistsconsequences for copays?optsa non-approvedwhathaveco-pays, admission costs, etcselectingoff-listaffect?  Whenspecialist, how are co-paysaffected?a non-listedinfluenceand admission  |
| do these off-listhospitalyadda?choosing an off-listhowaffectexpenses?  Does an off-list doctorhospitalprices?  Does pickingdoctor affect?  off-list specialistsconsequences for copays?  opts a non-approvedwhathaveco-pays, admission costs, etc.  selecting off-list affect?  When specialist, how are co-pays affected?  a non- listed influence and admission  co-pays and hospital be of opting for specialist is within the?  |
| do these off-list hospital yadda?choosing an off-list how affect expenses?  Does an off-list doctor hospital prices ?  Does picking doctor affect ?  off-list specialists consequences for copays ?  opts a non-approved what have co-pays, admission costs, etc selecting off-list affect ?  When specialist, how are co-pays affected? a non- listed influence and admission  co-pays and hospital be of opting for specialist is within the ?  the effect co-pays, costs, etc one a doctor?  |
| do these off-list   |
| do these off-listhospitalyadda?choosing an off-listhowaffectexpenses?  Does an off-list doctorhospitalprices?  Does pickingdoctor affect?off-list specialistsconsequences for copays?opts a non-approvedwhathaveco-pays, admission costs, etcselectingoff-listaffect?  When specialist, how are co-paysaffected?a non- listedinfluence and admissionco-pays and hospitalbeof opting forspecialist iswithin the?the effectco-pays,costs, etconeadoctor?  Co-paymentsadditional expensesbe affected for an  Doesa specialist whoonhaveon?   |
| do these off-listhospitalyadda?choosing an off-listhowaffectexpenses?  Does an off-list doctor hospitalprices?  Does pickingdoctor affect?off-list specialists consequences for copays?opts a non-approved what have co-pays, admission costs, etcselecting off-list affect?  When specialist, how are co-pays affected? a non- listed influence and admission co-pays and hospital be of opting for specialist is within the? the effect co-pays, costs, etc one a doctor?  Co-payments additional expenses be affected for an  Does a specialist who on have on? opting for expert your or other?   |
| do these off-listhospitalyadda?choosing an off-listhowaffectexpenses?  Doesan off-list doctorhospitalprices?  Does pickingdoctor affect?off-list specialistsconsequences for copays?optsa non-approvedwhathaveco-pays, admission costs, etcselectingoff-listaffect?  Whenspecialist, how are co-paysaffected?a non- listedinfluence and admissionco-pays and hospitalbeof opting forspecialist iswithin the?the effectco-pays,costs, etconeadoctor?  Co-paymentsadditional expensesbe affectedfor an  Doesa specialist who onhaveon?opting forexpertyour or other?my co-pays andgoing to change if?   |
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| do these off-listhospitalyadda?choosing an off-listhowaffectexpenses?  Doesan off-list doctorhospitalprices?  Does pickingdoctor affect?off-list specialistsconsequences for copays?optsa non-approvedwhathaveco-pays, admission costs, etcselectingoff-listaffect?  When specialist, how are co-paysaffected?a non- listedinfluence and admissionco-pays and hospitalbeof opting for specialist iswithin the?the effectco-pays,costs, etc oneadoctor?  Co-paymentsadditional expensesbe affectedfor an  Doesa specialist who on have on?opting for expertyour or other?my co-pays andgoing to change if?both expenses changechoosing an expert?doesaffect my co-payments other costs?  Can leaving specialist list change?selecting an specialistcopays hospital admission?            |

| Does picking hospital expenses?   |
|---|
| choosing outside approved how are costs?  |
| How does picking out-of-network and other?  |
| Does selecting specialist co-pay and ?  |
| When choosing specialist, how expenses impacted?  |
| outside approved list impact and hospital?  |
| Does a specialist affect affect and charges?  |
| $\_\_\_ the \_\_\_ of \_\_\_ and admissions charges \_\_\_ different \_\_\_ a \_\_\_ outside your \_\_\_?$  |
| When selecting off-list specialist, co-pays impacted?   |
| and impacted a specialist isn't the list.   |
| When choosing off-list the implications hospital fees?  |
| opt for a that the happens co-pays and fees?  |
| How can opting a specialist impact ?  |
| The choice of affects and fees.   |
| Does specialist affect copayments?  |
| co-pays, hospital fees off-list   |
| an influence amount to paid for medical?  |
| of a specialist on and admissions.  |
| an out of listed coverage copayment rates   |
| specialists outside the list, what the associated costs?  |
| When off-list specialist, how will change?  |
| How do a your expenses?   |
| Selecting listed can affect   |
| will opting an physician and expenses?  |
| Will different copayments and for specialist of your network?   |
| Co-pays or hospital be if you opt a   |
|   |
| impact does have and hospital admissions fees?  |
| Will different be paid, including copayments charges, outside network?  |
| Will different be paid, including copayments charges, outside network? an out of listed coverage copayment in?  |
| Will different be paid, including copayments charges, outside network? an out of listed coverage copayment in?  If I choose a my co-pays costs?   |
| Will different be paid, including copayments charges, outside network?         an out of listed coverage copayment in?         If I choose a my co-pays costs?         What my charges I a specialist?  |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?   |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  |
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| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on?  What effect on co-payments expenses when unlisted?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?   |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on ?  What effect on co-payments expenses when unlisted ?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in ?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on ?  What effect on co-payments expenses when unlisted ?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  possible that change my fees for hospital admissions?  |
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| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on ?  What effect on co-payments expenses when unlisted ?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  possible that change my fees for hospital admissions?  When an off-list specialist, co-pays expenses ?  How a non-listed and co-pays?  Co-pays other are by the of off-list   |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on?  What effect on co-payments expenses when unlisted?  off-list doctor, what implications co-pays and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  possible that change my fees for hospital admissions?  When an off-list specialist, co-pays expenses?  How a non-listed and co-pays?  Co-pays other are by the of off-list  are the of on copays expenses?   |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on ?  What effect on co-payments expenses when unlisted ?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  possible that change my fees for hospital admissions?  When an off-list specialist, co-pays expenses ?  How a non-listed and co-pays?  Co-pays other are by the of off-list   |
| Will differentbe paid, including copaymentscharges,outsidenetwork?an out of listed coveragecopaymentin?  If I choose amy co-payscosts?  WhatmychargesIaspecialist?  Ifa a non-approved specialist,ison co-pays,andon?  Whatisco-pays, admission costs,chooses aspecialist?  Whatdoes optingaspecialiston?  Whatdeffect on co-paymentsexpenses whenunlisted? off-list doctor, what implicationscopayments and related charges.  What affectoff-listhaveco-pays and? a specialistisn'tfor insuranceco-paysadditional expenses? doesspecialistonlist affectand otherpayment?  Whenan off-list specialist,co-paysexpenses?  Howa non-listedand co-pays?  Co-paysotherareby theofoff-list are theofon copaysexpenses? fees canaffected whenpickthat isn't inplan's network. usingspecialist outsidetheaffect?  |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on?  What effect on co-payments expenses when unlisted?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  possible that change my fees for hospital admissions?  When an off-list specialist, co-pays expenses?  How a non-listed and co-pays?  Co-pays other are by the of off-list  are the of on copays expenses?  fees can affected when pick that isn't in plan's network.   |
| Will different be paid, including copayments charges, outside network?  an out of listed coverage copayment in?  If I choose a my co-pays costs?  What my charges I a specialist?  If a non-approved specialist, is on co-pays, and on?  What is co-pays, admission costs, chooses a specialist?  What does opting a specialist on?  What effect on co-payments expenses when unlisted?  off-list doctor, what implications copayments and related charges.  What affect off-list have co-pays and ?  a specialist isn't for insurance co-pays additional expenses?  does specialist on list affect and other payment?  possible that change my fees for hospital admissions?  When an off-list specialist, co-pays expenses?  How a non-listed and co-pays?  Co-pays other are by the of off-list  are the of on copays expenses?  fees can affected when pick that isn't in plan's network.  using specialist outside the affect?  What my and hospital admission if I your list? |

| Selecting an can impact and  How opting a specialist  Is an impact specialist on?  selecting a affect or other  Co-pays other be choosing off-list specialist.  Does specialist co and hospital charges?  When the list, how the associated affected?  Does choosing doctor or payments? |
|--|
| Is an impact specialist on? selecting a affect or other  Co-pays other be choosing off-list specialist.  Does specialist co and hospital charges?  When the list, how the associated affected?  Does choosing doctor or payments?  |
| selecting a affect or other Co-pays other be choosing off-list specialist.  Does specialist co and hospital charges?  When the list, how the associated affected?  Does choosing doctor or payments?   |
| Co-pays other be choosing off-list specialist.  Does specialist co and hospital charges?  When the list, how the associated affected?  Does choosing doctor or payments?   |
| Does specialist co and hospital charges?  When the list, how the associated affected?  Does choosing doctor or payments?   |
| When the list, how the associated affected?  Does choosing doctor or payments?   |
| Does choosing doctor or payments?  |
|  |
| The effect of dector on form   |
| The effect of doctor on fees.  |
| When picking that in your network, effect that have on co-payment  |
| to co-payment rates other you a specialist that network?   |
| Does a list co-pays?   |
| When selecting off-label expert, co-pays and ?   |
| is the effect co-pays, if opts for non-approved  |
| Does selecting specialist outside approved hospital fees?  |
| Selecting an of professional affect and bills from   |
| If specialist that's not on the to co-pays other fees?   |
| non-network doctor have impact on  |
| implications will off-list have for your and ?   |
| including admission be by using specialist the   |
| for off-list expert you pay copays or admission fees?  |
| copays and by selecting a the approved?  |
| Is it possible to explain effect choosing doctor and ?   |
| If use specialist not the approved to and fees?  |
| selecting specialist is not listed in selecting effect that have on selecting and fees   |
| non-listed specialist co-pays fees?  |
| does opting an doctor co-payments expenses?  |
| Picking out-of-network affects co-pays other expenses.   |
| do and associated costs selecting out network  |
| and expenses are opting for doctor.  |
| co-pays affected by off-list specialist's?   |
| What effects choosing specialist on and other?   |
| opting for an off-label co-pays change?  |
| When a specialist isn't in plan's network, on co-payment and other?  The effect off-list doctors on ya?  |
| What is the and expenses when choosing ?   |
| Does off-list hospital charges payments?   |
| selecting who isn't on the list charges?   |
| If I isn't on the difference in and fees?  |
| are impacted by specialists.   |
| off-list expert affect the of money in or fees?  |
| What is admission costs, if chooses a specialist.  |
|  |
| specialist off list affect bills?  |
| specialist off list affect bills?  Will specialist outside amounts being copayments and admissions charges?  |
| Will specialist outside amounts being copayments and admissions charges?   |
| Will specialist outside amounts being copayments and admissions charges? an difference in the amount pay in hospital admission?  |
| Will specialist outside amounts being copayments and admissions charges?  an difference in the amount pay in hospital admission?  picking a specialist other fees?   |
| Will specialist outside amounts being copayments and admissions charges? an difference in the amount pay in hospital admission?  |

| Does an modify the healthcare?                                    |           |
|---|-----------|
| selecting an unlisted affect the services?                        |           |
| Selecting out of listed professional copayment hospital billings. |           |
| an outside specialist copayments?                                 |           |
| If you go for specialist not on to to fees?                       |           |
| choosing provider co-pays fees?                                   |           |
| What's deal doctors and their effect on?                          |           |
| Co-pays and costs change when                                     |           |
| What about costs, if one non-approved?                            |           |
| Will like admissions affected seeing an of network?               |           |
| is the co-payments additional if opt an unlisted?                 |           |
| an out listed coverage may affect and other                       |           |
| Does a isn't list on copays and charges?                          |           |
| How can co-pays other forms of be opting for a ?                  |           |
| a specialist costs can impact on                                  |           |
| Will choosing specialist on the impact and?                       |           |
| opting an do co-payments and expenses?                            |           |
| and change choosing an off-label ?                                |           |
| co-pays hospital admission affected to specialist not on your     | ·         |
| a a ffect co-pays and?  |           |
| Will costs be by of specialist?                                   |           |
| Can off-list difference to amount you in copays or ?              |           |
| There are on copays additional expenses                           |           |
| Can selecting unlisted affect ?                                   |           |
| opts a are the effects co-pays, costs, etc.                       |           |
| for off-label are co-pays and expenses ?                          |           |
| How does non-approved specialist affect care?                     |           |
| co-pays other expenses for an off-label?                          |           |
| What off-list on hospital?  |           |
| and of can impacted for a specialist who on the                   |           |
| an have effect on charges?  |           |
| What and their effect co-pays, hospital fees,?                    |           |
| Selecting affect the amount money medical services.               |           |
| selecting the list have an on copays?                             | nal face? |
| If you for a who approved what to co-pays additional costs?       | mai iees? |
| are costs you opt for outside the ?                               |           |
| If choose a on the list, happen your fees?                        |           |
| What the impact on and if you choose ?                            |           |
| outside specialist admitted fees?                                 |           |
| Off-list have additional expenses.                                |           |
| Can you an doctor on co-pays hospital admissions?                 |           |
| Will off-list my hospital?  |           |
| Does an specialist fees?  |           |
| How off-list co-Pays and hospital?                                |           |
| Can opting impact on your copays or hospital ?                    |           |
| An impacts copays hospital  |           |
| Can you discuss the impact on co-pays and ?                       |           |
|   |           |
| to your copayments and related charges choose an ?                |           |

| How can admission prices co-pays by ?                                       |
|---|
| The of a specialist your on and   |
| can altered by a specialist the   |
| admission and amounts will the of a non-network                             |
| off-list specialist affect hospital admissions?                             |
| picking off the affect?   |
| is the with these off-list co-pays, hospital fees?                          |
| financial consequences from using specialist regarding other                |
| consequences your network regarding co-payments various charges.            |
| off-list specialist affecting amounts?                                      |
| How do admissions affect the choice specialist?                             |
| How selecting an affect and forms?  |
| If a non-participating specialist, co-pays and?                             |
| Will a change copayments charges as unauthorized specialists?               |
| an off-list co-pays hospital admission fees?                                |
| Copayment rates, hospitals, affected selecting listed coverage professional |
| How a specialist co-pays and forms?   |
| What is impact on off-list specialist?                                      |
| admission fees deductible affected by choice of non-network?                |
| Does selecting specialist ?   |
| How does off-list provider?   |
| you choose an doctor, there your copayment and                              |
| Can an affect of money you copays and hospital ?                            |
| does opting for non-approved specialist ?                                   |
| specialist who isn't your plan's network, effect does on rates oth          |
| What implications are there of copayments and charges if an?                |
| consequences specialists have copays and expenses?                          |
| Does a admission fees?  |
| fees change if I off-list specialist.                                       |
| choosing a the list impact charges copayments?                              |
| for a outside of impact co-pay?   |
| co-pays fees by picking an off-list?  |
| What affects admission if I to a specialist?                                |
| an off-list affect co-pays fees hospital admissions?                        |
| Does out-of-network provider and hospital admission?                        |
| If one chooses specialist, the impact costs, etc?                           |
| Does selecting affect co-pays ?   |
| an off-list affect co-pay?  |
| Does selecting specialist affect co-pay and?                                |
| When opting that are approved associated costs affected?                    |
| Is a who on list copayments and ?   |
| Co-pays and expenses change when expert.                                    |
| a specialist is not have an on copayments charges?                          |
| Does selecting specialist outside the approved hospital?                    |
| Can change co-pays and expenses if list?                                    |
| non-network will and admission  |
| Does specialist the affect copays and?                                      |
| the of admissions be seeing an out-of-network?                              |
| amount of hospital admission be unlisted expert?                            |
| How an off-list charges?  |

| can selecting specialist co-pays?  |
|--|
| When an specialist, are co-payments affected?  |
| a non-approved impact health care costs?   |
| for a specialist who is within cause higher admissions?  |
| a specialist outside list expenses?  |
| Can using a change cost admission?   |
| choosing expert, do co-pays and decision?  |
| Does and charges if you a on the?  |
| Does an hospital charges?  |
| The doctor affects co-payment admission  |
| What affects co-pays and fees when have a your?  |
| Does picking off-list affect I things like hospital?   |
| Does a approved impact copays and hospital?  |
| off-list affect hospital charges.  |
| If I non-participating happens to and hospital?  |
| rates billings be by selecting of listed professional.   |
| When specialists than approved list are their affected?  |
| What impact off-list have other forms?   |
|  |
| Where on admission costs, if chooses a specialist?   |
| Does off-list affect prices or?  |
| How does selecting off-list affect co-pays and ?   |
| you opt for a the approved list, co-pay and ?  |
| aprovider affect co-pays or fees?  |
| provider affect fees co-pays?  |
|  |
| selecting an off-roster hospital admission fees? selecting specialist have an effect admitted? |
|  |
| Will that on the affect expenses?  |
| choosing a specialist list impact copays fees?   |
| Co-payment and fees are choosing   |
| What about on and fees of these ?  |
| Do co-pays hospital charges?   |
| a affect costs.  |
| selecting a specialist who isn't list out-of-pocket?   |
| for hospital admissions be if I pick off-list  |
| and forms of payment are affected if opt is not on   |
| Does choosing affect expenses?   |
| opting for specialists who approved list, are affected?  |
| selecting specialist outside the approved copays hospital?                                     |
| choosing specialist isn't the affect copayments charges?                                       |
| Will for an unlisted co-payments ?   |
| I have to for like I pick an off-list?   |
| a isn't approved insurance lead increased or expenses hospital                                 |
| When for specialists are not on approved are ?   |
| Choosing a non-network doctor  |
| off-list specialist other forms.   |
| effects opting doctor on co-payments and additional?   |
| How will specialists related payments hospital ?   |
| for a affect expenses?   |
| How does an affect ?   |

| unlisted expert the that for medical services?                |
|---|
| happens to co-payment and other fees you a that your plan's?  |
| an off-list copays or hospital fees?                          |
| implications are there of and associated charges an off-list? |
| Does outside change admission?                                |
| opting an expert the for or hospital admission fees?          |
| Co-pays other forms are affected a specialist list.           |
| Does going outside change or hospital?                        |
| Does a doctor who isn't on and?                               |
| How opting for a the affect co-pays?                          |
| If I choose non-participating and charges like?               |
| Does off-list affect the co-pays hospital admissions?         |
| specialist on affect co-pays and hospital fees?               |
| What consequences are both the of and related charges you ?   |
| choosing change hospital prices?                              |
| Does off-list affect and additional ?                         |
| can non- listed specialist ?                                  |
| do co-pays and selecting an out network?                      |
| If go to see doctor who isn't your list, the ?                |
| Choosing non-network may have co-payment.                     |
| and fees impacted selecting a specialist the .                |
|   |
| hospital copayment choosing an of listed coverage?            |
|   |
| choosing an off-label do differ?                              |
| Does the choice who on affect the?                            |
| How does specialist hospital fees, etc?                       |
| How choosing off-list specialist and forms?                   |
| Does copayments and charges specialist on list?               |
| Does an off-list fees?  |
| a specialist who the list impact or?                          |
| Will a specialist the result in and charges hospital?         |
| Will off-list change fees?                                    |
| How can co-payment fees?                                      |
| the influence costs, etc. if you opt specialist?              |
| co-pays and expenses for an off-label?                        |
| selecting out-of providers affect hospital admission?         |
| a non-listed co-pays and                                      |
| picking an off-roster specialist the cost ?                   |
| When a specialist isn't your plan's what is the on co-payment |
| Copayment out of listed professional                          |
| to hospital if I choose non-participating specialist?         |
| by choice of a specialist?                                    |
| Will a who the network higher co-pays hospital?               |
| are taxes for specialists outside of approved list?           |
| is impact on additional of specialists?                       |
| can specialist do and admission prices?                       |
| out of affect copayment rates hospitals?                      |
| co-pays and other choosing an specialist?                     |
| or other fees you a non-list provider?                        |
| Are the copayment rates and an out professional?              |
|   |

| you choose doctor, what are there for and                                       |
|---|
| selecting a specialist the copays and ?   |
| These off-list doctors an effect co-pays, ?                                     |
| Will specialist my co-pays and fees admissions?                                 |
| Picking out-of-network my co-pays, those for hospital                           |
| you me about cost impact selecting an   |
| How opting for an unlisted expenses?  |
| Will co-pays hospital change pick an off-list specialist?                       |
| healthcare of off-list specialist is discussed.                                 |
| Does a specialist on the and charges?   |
| Picking an off-list change and  |
| If a non-participating specialist, what will and ?                              |
| choosing how should and be affected?  |
| Will an my hospital?  |
| possible to amount paid for medical including admission fees, selecting expert? |
| an out-of-network affects my co-pays costs hospital admissions.                 |
| Can specialist list expenses?   |
| What effects do have choosing off-list?   |
| Can off-list the copays hospital admission pay?                                 |
| opts for a non-approved the on admission costs, etc.                            |
| Picking of network can affect other costs.                                      |
| When specialist not included your is effect rates and other fees?               |
| Selecting an out of the rates and from  |
| of using a specialist network co-payments and                                   |
| If choose a specialist isn't list, will happen fees?                            |
| out-of-network my and other costs.  |
| co-pays impacted an provider.   |
| off-list can both co-pays hospital admissions                                   |
| a a pproved lead to co-pays or hospital expenses?                               |
| selecting a approved by insurance going to co-pays hospital?                    |
| Will off-list my hospital?  |
| How are medical taxes affected when specialists the list?                       |
| a non-participating specialist will and charges like?                           |
| What effects do have copays expenses?   |
| Will off-list change my for ?   |
| Would for specialist outside your network ?                                     |
| How does opting unlisted physician co-payments ?                                |
| How will for an affect additional?  |
| Can off-list doctor hospital?   |
| Does picking a affect or ?  |
| Will higher co-pays result from opting specialist the network?                  |
| one chooses co-pays, admission costs, etc.                                      |
| opting for isn't in the in and charges?   |
| I go a non-participating specialist, happens co-pays and ?                      |
| opts for non-approved what is the on admission                                  |
| does choosing affect hospital costs?  |
| will affect admission fees?   |
| If you opt for specialist that's will happen to co-pays and ?                   |
| Does selecting admitting fees?  |
| an off-label expert do the co-pays ?  |

| Hospital are by specialist's impact.                            |
|---|
| choosing an off-list co-pays expenses impacted?                 |
| opting a non-approved specialist hospital fees?                 |
| choosing who isn't on list have an copayments and?              |
| How a not affect expenses?                                      |
| Picking an out network affects my hospital admissions.          |
| Does specialist fees and co?                                    |
| choosing an specialist affect and hospital ?                    |
| What effect have on co-pays, fees,?                             |
| Will off-list change co-pays and the?                           |
| selecting doctor change hospital?                               |
| My and for hospital admissions if I pick                        |
| Will non-network admission fees?                                |
| admission fees might affected out-of-network providers.         |
| How does for a non-approved ?                                   |
| How does for specialist outside of ?                            |
| opts a specialist, what is influence on co-pays, etc.           |
| I what to my hospital bills?                                    |
| Hospital admission be be off-list                               |
| Will opting a specialist the result in co-pays and to hospital? |
| admission fees could choosing non-network doctor.               |
| an off-list expert amount you pay copays hospital ?             |
| selecting an affect the of money medical?                       |
| do off-list co-pays and ?                                       |
| What an unlisted physician have co-payments and?                |
| co-pays and for hospital admissions be I off-list?              |
| Co-pays and be affected mon specialist.                         |
| When an co-pays and expenses change?                            |
| Does an effect on charges?                                      |
| How choosing network specialist hospital admission?             |
| Does choosing a specialist the copayments and?                  |
| When that are of the are the costs affected?                    |
| a of the able to expenses?                                      |
| When an off-label co-pays other it?                             |
| How an affect co-pays other expenses?                           |
| impact on admission costs, you a non-approved specialist?       |
| selecting an specialist impact co-pays forms?                   |
| do specialists hospital co-pays forms?                          |
| an off-list have on co-pays, hospital?                          |
| Does selecting an costs?  |
| When choosing what are the and admissions?                      |
| When an off-list expert, on hospital?                           |
| If choose doctor, implications are there copayments and         |
| Picking out of affect my and other                              |
| When off-list what are the and?                                 |
| Including fees can be by outside the                            |
| selecting an outside bills?                                     |
| When off-list what and expenses?                                |
| Co-pays and other forms choice of off-list                      |
| affect costs like hospital admission?                           |
|   |

| Selecting a affect   |
|--|
| does a specialist co-Pays Fees?  |
| How a not on the?  |
| Does specialist affect care?   |
| Is copayment various affected by selecting an coverage?                |
| selecting who isn't the on copayments and charges?                     |
| are affected when opting are out the approved?                         |
| When using off-label other expenses change?                            |
| choosing an change the ?   |
| What to co-payment when you pick specialist that is your plan's?       |
| off-list affect payment obligations?                                   |
| you opt that on approved happens your co-pays and additional fees?     |
| How co-Pays costs an of network expert?                                |
| an out-of-network specialist fee related hospital ?                    |
| Does an outside change fees ?  |
| What does off-list have co-pays and ?                                  |
| the consequences hospital admission when choosing off-list?            |
| Will selecting a specialist is not approved the lead additional ?      |
| an out of coverage professional will rates billings.                   |
| Does selecting provider affect or ?                                    |
| Does going to specialist your affect my co-pays admission ?            |
| Does a specialist outside the copays costs?                            |
|  |
| using a the change   |
| Does a specialist approved impact copays fees                          |
| an off-list specialist change the I for?                               |
| off-list specialist your co-payment?                                   |
| When an off-list specialist, how do ?                                  |
| specialist change my co-pays fees?                                     |
| choice of a affect related payments?                                   |
| Does off-list change hospital charges ?                                |
| How opting for an unlisted affect ?                                    |
| Hospital and co-pays be by a non-approved                              |
| Does a outside list copays fees?                                       |
| choosing list how are and affected?                                    |
| do have an on hospital fees?   |
| Will selecting a specialist approved by lead higher ?                  |
| How will choice an unlisted physician additional?                      |
| If you specialist that isn't the what happens co-pays ?                |
| an of affect copayment rates and billings?                             |
| Why these off-list have effect fees?                                   |
| When opting outside approved will the costs be?                        |
| Does outside approved list affect and hospital?                        |
| The a specialist outside your network co-payments other                |
| The co-payment other fees specialist not in plan's is a question.      |
| Will selecting specialist who isn't approved insurance or additional ? |
| forms of payment are a specialist without on the                       |
| deal with doctors having effect co-pays hospital?                      |
| Will my co-pay and fees?   |
| opting for specialist affect?  |
| How an specialist affect co-Pays forms?                                |

| Will co-pays and as result an specialist?  |    |
|--|----|
| go a who isn't the what to co-pays?  |    |
| admissions co-pays impacted the off-list specialist's  |    |
| hospitals' get by selecting out of professional?   |    |
| Will hospital be by opting for isn't the network?  |    |
| and associated costs change an of network  |    |
| Hospital admissions be impacted by impact an   |    |
| a specialist affect admissions?  |    |
| When opting specialists of the associated costs affect?  |    |
| selecting an specialist cost of?   |    |
| outside may affect   |    |
| When opting specialists approved list, how affected?   |    |
| If go see that on list, what is difference in co-pays ?  |    |
| Co-pays, hospital fees can by by   |    |
| Does a of change expenses?   |    |
| Does selecting a specialist outsideapproved copays ?   |    |
| Selecting a can both co-pays admission   |    |
| do specialists hospital  |    |
| outside the approved affect copays and fees?   |    |
| Does out-of-network specialist impact hospital charges?  |    |
| Both co-pays and impacted by the of off-list   |    |
| co-pays for admissions change if I pick specialist.  |    |
| copayments medical admissions for specialists who are outside of the   | _? |
| specialists who are not on list, are costs?  |    |
| When an off-list expert, are there on ?  |    |
| the of an specialist co-pay?   |    |
| If you choose not on approved what happens ?   |    |
| an off-list expert copays and fees?  |    |
| Does modify the?   |    |
| and hospital admissions change I choose off-list specialist?   |    |
| When expert, and costs change?   |    |
| $When \_\_\_ a \ specialist \_\_\_ not \_\_\_ your \ plan's \_\_\_\_ is \ the \_\_\_\_ co-payment \_\_\_ and \_\_\_ fees?$ |    |
| What effect on etc. if there is specialist?  |    |
| non-network doctor have on   |    |
| $ If \_\_\_ for \_\_\_ non-approved specialist, \_\_\_ is \_\_\_ influence \_\_\_\_ \_\_ costs, and \_\_\_ things? \\$     |    |
| an expert affect copays you pay?   |    |
| When a that isn't listed in your plan's network, co-payment and  | _  |
| opting aspecialist who is not the result and charges?  |    |
| How does an affect my co-pays hospital?  |    |
| Does an hospital costs?  |    |
| What off-lister specialists copays?  |    |
| When for outside of approved costs affected  |    |
| Does choosing a not on affect charges?   |    |
| Co-pays fees can by choice of non-listed   |    |
| impact off-list providers on hospital?   |    |
| Selecting listed professional can rates and various billings hospitals.  |    |
| How specialists have an influence admission prices?  |    |
| admissions and could impacted the of specialist.   |    |
| When specialists outside of what the associated?   |    |
| If non-participating specialist, what and hospital charges?  |    |

| How does a listed ?   |
|---|
| out listed professional affect hospital copayment                                   |
| My co-pays and hospital admission will on list.                                     |
| Is co-payments and admissions?  |
| selecting isn't by insurance lead to increased or hospital?                         |
| Does an affect?   |
| are there your copayments if you an doctor?   |
| What co-pays and fees when listed?  |
| Can going insurance change co-pays and ?  |
| Expenses admission can if a used outside the  |
| and other forms of payment a specialist list.                                       |
| How for a specialist related ?  |
| on hospital admission fees selecting an   |
| an off-list and admissions?   |
| selecting specialist of the approved effect ?                                       |
| Is affecting co-pays and admissions?  |
|   |
| choosingexpert, howco-pays and associated costs?                                    |
| pick a specialist who plan's network, be on co-payment rates and                    |
| If I choose a my co-pays go?  |
| an how are co-pays and?   |
| Co-pays and can be affected choosing  |
| Hospital admissions and co-pays off-list specialist.                                |
| Can change how much copays or admission fees?                                       |
| effect do unlisted physician on co-payments and?                                    |
| selecting an specialist affect ?  |
| Will a that by insurance or additional at hospitals?                                |
| selecting outside change?   |
| opting specialists how are associated costs affected?                               |
| see who isn't on list, what will the difference and fees?                           |
| Co-pays and fees by a your list.  |
| Will a is not part result in and hospital?  |
| How choosing specialist hospital?   |
| What's deal the doctors effect on and fees?   |
| Picking an of-network affects my co-pays  |
| control provider affect co-pays or fees?  |
| opting an off-list affect you in other costs?                                       |
| How can the choice admission prices?  |
| opting who are on the how are costs?  |
| are hospital charges off-list?  |
| an off-list change copays admission fees pay?                                       |
| Is there an choosing specialist for?  |
| selecting out of network affect my and ?  |
| When going an off-label expenses change?  |
| will opting for physician other costs?  |
| do co-pays associated costs change an network?                                      |
| for non-approved impact your care costs?  |
|   |
| Does selecting the cost of co-pays or?  |
| selecting an are the consequences on hospital?                                      |
| other forms of affected by  |
| other forms of affected by a specialist on list an off-list specialist co-payments? |

| Hospitals admission amounts be impacted by non-network   |
|--|
| When I non-participating what happens to and?  |
| charges by specialists?  |
| The consequences using specialist outside your network   |
| What choosing out-of-network doctor have on and ?  |
| What the impact fees you an off-list?  |
| When an off-list what co-pays ?  |
| How an out doctor affect and costs?  |
| an specialist affect?  |
| off-list expert change the amount pay or admission?  |
| Choosing specialist impacts and  |
| selecting off-list specialist have an on?  |
| Will my and change I choose ?  |
| What the admission etc., when one chooses specialist?  |
| Does selecting off-list or admissions?   |
| you opt for a on approved happens to ?   |
| How a influence and admission prices?  |
| hospital admission issue an off-list expert?   |
| Does affect hospital admission?  |
| How are affected when choosing specialist?   |
| The influence etc., etc., specialist, is unknown.  |
| rates and hospitals are affected selecting an professional.  |
| on etc., for a non-approved specialist is unknown.   |
| How and costs selecting out-of-network expert?   |
| can choosing a price of admission?   |
| Does selecting affect and other?   |
| of an of professional affect copayment rates billings ?  |
| What opting non-approved affect?   |
| Does choosing a isn't on affect and?   |
| How my co-pays hospital be affected by on list?  |
| and forms may be by a specialist who is not list.  |
| for who is the network higher and hospital charges?  |
| Will off-list co-pays?   |
| How are affected when an ?   |
| youchoosing an out-of-network doctor affect admissions?  |
| Does selecting affect and ?  |
| not a the list co-pays and hospital fees?  |
| an off-roster modify including admission fees?   |
| How does for without the co-pays and of payment?   |
| What an have on charges?   |
| An off-list affects charges.   |
| specialistthe list change?   |
| Do and when opting an expert?  |
| What does an doctor to co-payments ?  How can choosing encialist admission prices?                                       |
| How can choosing specialist admission prices?  |
| selecting a is approved by insurance increased co-pays additional for?  What an unlisted physician to with and expenses? |
| isn't in the in higher co-pays and admissions?   |
| How non-approved specialist affect hospital?   |
| selecting an out-of-network specialist impact charges?   |
| solocumy an out-of-network specialist impact clidiges:   |

| choosing off-label expert, the co-pays and ?  |
|---|
| Does the co-pays and choosing off-label?  |
| you specialist isn't on the happens co-pays and fees?   |
| How copayments affected when specialists outside list?  |
| specialistsco-pays andadmission?  |
| that not the approved list, what happens to co-pays and fees?   |
| Selecting an out of can affect copayment  |
| Is selecting off-list prices?   |
| What for an unlisted on and expenses?   |
| Co-pays and   |
|   |
| choice of a doctor co-payment admission   |
| When specialist, how are expenses affected.   |
| an off-list specialist affect hospital?   |
| do co-pays and related choosing of network?   |
| effect will opting an unlisted and expenses?  |
| charges are impacted off-list   |
| What effect having a specialist have my hospital fees?  |
| $\label{thm:co-pays} Will opting for $\underline{}$ specialist $\underline{}$ isn't $\underline{}$ the $\underline{}$ result in $\underline{}$ co-pays $\underline{}$ $\underline{}$ admissions?$ |
| If you specialist not list, co-pays and additional fees?  |
| When for specialists the list, costs affected?  |
| an off-list you in copays and hospital fees?  |
| If go a on approved list, what will happen to ?   |
| non-listed specialist affect?   |
| are by choice of a specialist.  |
| implications are copayments and if you choose an list?  |
| Co-pays other fees be affected provider.  |
| When expert, what are hospital fees?  |
| Will a specialist the copayments or charges?  |
| and can be affected by selecting out listed   |
| Will co-pays result from a who is outside the?  |
| How would opting for co-payments costs?   |
|   |
| impact does off-list specialists expenses?  |
| How non-listed affect and fees?   |
| Co-pays and admission by a specialist.  |
| selecting an change the hospital admission?   |
| Does choosing an or?  |
| picking specialist the price I co-pays hospital admissions?   |
| Does specialist outside approved affect copays hospital?  |
| How opting specialist affect or hospital fees?  |
| Picking out-of-network specialist my and costs admissions.  |
| choosing an specialist, can be?   |
| does having specialist your your and hospital fees?   |
| an out of listed professional copayment hospitals?  |
| these affect co-pays, hospital fees, ya?  |
|   |
| picking off-roster the costs, as hospital admission ?   |
| picking off-roster the costs, as hospital admission?  specialist co-Pays and admissions?  |
| specialist co-Pays and admissions?  |
| specialist co-Pays and admissions? out of specialist co-pays other costs.   |
| specialist co-Pays and admissions? out of specialist co-pays other costs.  Can an off-list the you in or ?  |
| specialist co-Pays and admissions? out of specialist co-pays other costs.   |

| If   | an                 | what implications              | there        | cost              | of copayments  | and             | •     |
|------|--------------------|--------------------------------|--------------|-------------------|----------------|-----------------|-------|
|      | opts               | non-approved                   | _ what is    | impact on _       | admission _    | etc.            |       |
|      | choice of          | has                            | co-pa        | yment and adr     | mission fees.  |                 |       |
| Will | any c              | hange in or                    | after        | of                | _ specialists? |                 |       |
| Does | s selecting an off | -list                          | ?            |                   |                |                 |       |
| Will | opting for a       | the re                         | sult         | co-pays           | hospital       | charges?        |       |
| How  | out-o              | f-network specialist affe      | ect co-p     | ays and           | ?              |                 |       |
|      | selecting a        | that isn't approved            | lead         | an increa         | ase o          | r?              |       |
| Wha  | t impact will      |                                | on cop       | ayments and re    | elated?        |                 |       |
| Sele | cting              | specialist                     | co-pays ar   | nd fees.          |                |                 |       |
|      | _ impact the       | e specialist or                | n hospital   | ?                 |                |                 |       |
| How  | do admissi         | ons and differ                 | _ choosing _ |                   | .?             |                 |       |
| How  | can off-list       | and?                           |              |                   |                |                 |       |
|      |                    | f-list prices _                |              |                   |                |                 |       |
|      |                    | oecialist on _                 |              |                   |                |                 |       |
|      |                    | specialist do to               |              |                   |                |                 |       |
|      |                    | when yo                        |              | ex                | pert?          |                 |       |
|      |                    | a nonapproved a                |              |                   |                |                 |       |
|      |                    | the a                          |              |                   |                |                 |       |
|      |                    | alist not appr                 |              |                   | or             | additional      | _ at? |
|      |                    | co-paymer                      |              |                   |                |                 |       |
|      |                    | for an physician _             |              | and addition      | nal expenses?  |                 |       |
|      |                    | the list co-pays               |              | C CC 1: -+        |                |                 |       |
|      |                    | are affected                   |              |                   | <b>·</b>       |                 |       |
|      |                    | do the and ex                  |              |                   |                | - 4 4242 1      | 2     |
|      |                    | on the ap                      |              |                   |                |                 | f     |
|      |                    | ange expenses including        |              |                   |                | 11St?           |       |
|      |                    | fect how pay<br>co-payment and |              |                   |                |                 |       |
|      |                    | specialist                     |              |                   | 2              |                 |       |
|      |                    | st the change                  |              | iiiissiolis iees, | •              |                 |       |
|      |                    | specialist enume               |              |                   |                |                 |       |
|      |                    | ork doctor                     |              | á                 | admission fees |                 |       |
|      |                    | my and charges                 |              |                   |                | ?               |       |
|      |                    | act of off-list specialists of |              |                   | ar crospaning  | _·              |       |
|      |                    | specialist can an              |              |                   | es.            |                 |       |
|      |                    | selection                      |              |                   |                |                 |       |
|      |                    | ialists on the                 |              | are the           | ?              |                 |       |
|      |                    | non-approved                   |              |                   |                | ı ?             |       |
|      |                    | n non specialist               | =            |                   |                |                 |       |
|      |                    | admission                      |              |                   | listed special | ist?            |       |
|      |                    | n co-pays,                     |              |                   |                |                 |       |
|      |                    | for admissio                   |              |                   |                |                 |       |
|      |                    | <br>charges                    |              |                   |                |                 |       |
|      |                    | the list copa                  |              |                   |                |                 |       |
| How  | does an            | and other                      | ·            |                   |                |                 |       |
|      |                    | _ who outside of t             |              | lt                | hospit         | al admissions _ | ?     |
|      |                    | orms of optin                  |              |                   |                |                 |       |
| Whe  | n choosing         | are                            | _ other expe | enses different   | ?              |                 |       |
| How  | does               | impact                         | forms?       |                   |                |                 |       |

| consequences specialists it comes to additional expenses?  |
|--|
| I choose non-participating what happens co-pays hospital?  |
| What about these off-list doctors who hospital?  |
| do look like selecting an out-of-network expert?   |
| go a doctor isn't on list, difference co-pays and?   |
| choose will co-pays and hospital charges be?   |
| opting who is the network in higher co-pays hospital?  |
| specialists have implications  |
| How will the selection a ?   |
| having an my hospital and fees?  |
| Does out-of-network provider affect ?  |
| If a who on approved list, happens to and?   |
| How are the affected specialists that are list?  |
| Will who network result in higher hospital admissions charges?   |
| out professional affect rates billings from hospitals?   |
| a list of change and hospital ?  |
| What is impact an of network doctor on ?   |
| Copayment and various may get affected an out coverage   |
| When for than the approved are costs?  |
| How use non-approved affect expenses?  |
|  |
| specialist isn't approved by result co-pays or additional for?   |
| Does specialist affect other fees?   |
| doctor have the cost your copayments and related charges?  |
| Do you know an co-pays hospital admissions?  |
| Picking out of specialist my costs.  |
| do specialists and hospital charges?   |
| Choosing non-network doctor on co-payment fees.  |
| The of admission when an expert  |
| specialist change my fees?   |
| of coverage could copayment rates various billings.  |
| will choosing a specialist and deductible?   |
| a non-approved specialist affect hospital?   |
| non-approved specialist such co-pays?  |
| my and when choose off-list specialist?  |
| using a outside list change ?  |
| do specialists affect hospital?  |
| Will the for admissions be changed if I ?  |
| Does it affect copays if you specialist the?   |
| choosing specialist, co-pays and expenses you?   |
| an can affect co-pays and other  |
| you decide to a on the happens to and fees?  |
| Does an specialist impact involve ?  |
| $What \ happens \ to \ co-payment \underline{\hspace{1cm}} \ and \underline{\hspace{1cm}} \ fees \underline{\hspace{1cm}} \ you \ pick \underline{\hspace{1cm}} \ \underline{\hspace{1cm}} \ isn't \underline{\hspace{1cm}} \ \underline{\hspace{1cm}} \ network?$ |
| What's the impact admission when choosing ?  |
| a specialist have an impact on costs?  |
| I choose non-participating what my charges?  |
| How co-payments and expenses?  |
| Co-pays and are by opting for a on the   |
| When choosing an do expenses impact?   |
| Does the co-pays and change for off-label?   |

| opt   | ting for speci   | alists who   | the  | how  | are   | _ anecteu?                      |                   |        |
|---|--|--|--|--|---|---------------------------------|-------------------|--------|
| What  | off-li   | ist specialists h  | ave on   | ?  |   |                                 |                   |        |
| What  |  | on co-pays,  | costs,   | if sel   | ects a non-apj  | proved                          | ?                 |        |
| If you  | for a  | _ specialist,  | is   |  | admission   | etc.                            |                   |        |
|   | _ an off-list  | the  | p  | ay for co-pays   | or hospital _   | ?                               |                   |        |
|   |  | doctor affectin  |  |  |   |                                 |                   |        |
|   |  | isn't on   |  |  |   | )                               |                   |        |
|   |  | cialists   |  |  |   |                                 |                   |        |
|   |  | oster specialist   |  |  |   | ?                               |                   |        |
|   |  | co-pays, co  |  |  |   |                                 |                   |        |
|   |  | non-participatin   |  |  |   |                                 |                   |        |
|   |  | n specialis  |  |  |   |                                 |                   |        |
|   |  | n-listed af  |  |  |   |                                 |                   |        |
|   |  | etwork speciali  |  |  |   | hospital                        |                   |        |
|   |  | expenses   |  |  |   |                                 |                   |        |
|   |  | specialist affe  |  | by   | ·   | outside                         | _ 1136.           |        |
|   |  | _ specialist and<br>not within the r   |  | recult in  |   | hoenital                        | 2                 |        |
|   |  |  |  |  |   |                                 | :<br>ed by 6      | vnort  |
|   |  | u medicar  |  |  |   |                                 | .eu by e          | xpert. |
|   |  |  |  |  |   | •                               |                   |        |
|   |  | doctor   |  |  |   |                                 |                   |        |
|   |  | f-list specialists   |  |  |   |                                 | ove and food?     |        |
|   |  | _ doctor   |  |  |   |                                 | ays and rees?     |        |
|   |  | hat on the   |  |  |   |                                 |                   |        |
|   |  | alist who  |  |  | charge  | es:                             |                   |        |
|   |  | re impacted  |  |  | •   | ,                               |                   |        |
| ont   |  | enderalist who   |  |  |   |                                 |                   |        |
|   |  |  |  |  | ult   | ¹                               | hospital charges? |        |
|   |  | co-pays and _  | admissio   | on fees?   |   |                                 |                   |        |
| <br>What  | the implic   | co-pays and the  | admissic   | on fees?<br>and relat  | ed if   |                                 |                   |        |
| What cho  | the implic   | _ co-pays and<br>ations the<br>list  | admissic<br>e cost<br>co-pays  | on fees? and relat s expens  | ed if<br>es you?  |                                 |                   |        |
| What cho  | the implicosing an off-  | co-pays and the list that what happens   | admissic<br>e cost<br>co-pays<br>to co-p   | on fees?<br>and relat<br>s expens<br>pays  | ed if<br>es you?<br>_?  |                                 |                   |        |
| What cho  | the implic   | co-pays and<br>ations the<br>list<br>what happens<br>_ specialist, ho  | admission  | on fees? and relat s expens bays bays and expen  | ed if<br>es you?<br>_?  |                                 |                   |        |
| What cho  | the implicosing an off-  | co-pays and ations the list what happens _ specialist, ho  | admission e cost co-pays to co-pa w co-pa ect hospital of  | on fees?and relat sexpens oays ays and expen charges?  | ed if<br>es you?<br>_?<br>ses?  |                                 |                   |        |
| What cho<br>cho<br>If I<br>When<br>Does<br>How doe  | the implicosing an off-  | co-pays and cations the list what happens specialist, ho affe a  | admission e cost co-pays to co-p w co-pa ect hospital o  | on fees?and relat sexpens baysand expen charges? he list affect  | ed if<br>es you?<br>_?<br>ses?  | _ choose                        | ?                 |        |
| What cho<br>cho<br>If I<br>When<br>Does<br>How doe  | the implicosing an off-  | co-pays and cations the list what happens specialist, ho affe a  | admission e cost co-pays to co-p w co-pa ect hospital o  | on fees?and relat sexpens baysand expen charges? he list affect  | ed if<br>es you?<br>_?<br>ses?  | _ choose                        |                   |        |
| What cho If I When Does How doe What usi  | the implications the implication of the implication | co-pays and cations the list what happens _ specialist, ho affe _ a for both co- cialist co-   | admission cost co-pays to co-p w co-pa ect hospital of the cost of copay list affect   | on fees?and relat sexpens bays ays and expen charges? he list affect _ mentsa?   | ed if<br>es you?<br>_?<br>ses?<br>?<br>ny charg                                   | _ choose                        | ?                 |        |
| What cho If I When _ Does How doe What usi This off-l   | the implications the implication of the implication | co-pays and cations the list what happens _ specialist, ho affe _ a for both c cialist affe  | admission cocost co-paysion to co-paysion w co-paysion ect hospital of the cost of copay list affect ect co-paysion cocost   | on fees?and relat sexpens bayshays and expen charges? he list affect _ mentsa? bays and?   | ed if<br>es you?<br>_?<br>ses?<br>?<br>my charg                                   | choose                          | ?                 | _      |
| What cho If I When Does How doe What usi This off-I Will optic  | the implications the implication of the implication | co-pays and cations the dist what happens _ specialist, ho _ affe a for both c cialist affe _ who is not   | admission cocost co-pays to co-pays w co-pa ect hospital of cost of copay list affect coct co-pay of the   | on fees?and relat sexpens bays ays and expen charges? he list affect _ mentsa? bays and rere   | ed if<br>es you?<br>_?<br>ses?<br>?<br>ny charg                                   | choose                          | ?                 | _      |
| What cho If I When Does How doe What usi This off-I Will optic  | the implications the implication of the implication | co-pays and cations the list what happens _ specialist, ho affe _ a for both c cialist affe  | admission cocost co-pays to co-pays w co-pa ect hospital of cost of copay list affect coct co-pay of the   | on fees?and relat sexpens bays ays and expen charges? he list affect _ mentsa? bays and rere   | ed if<br>es you?<br>_?<br>ses?<br>?<br>ny charg                                   | choose                          | ?                 | _      |
| What cho If I When Does How doe What usi This off-I Will optim  | the implications the implication of the implication | co-pays and cations the dist what happens _ specialist, ho _ affe a for both c cialist affe _ who is not   | admission co-paysion c | and relates and relates expenses and expenses and expenses and expenses and expenses are list affect expenses are expenses | ed if<br>es you?<br>_?<br>ses?<br>?<br>ny charg                                   | choose                          | ?                 | _      |
| What cho If I When Does How doe What usi: This off-I Will opti: usi: usi:                                     | the implications the implication of the implication | co-pays and cations the clist what happens _ specialist, hov affe _ a for both co cialist who is not st how  | admission cocost co-pays toco-pays toco-pays ect hospital of cost of copay list affect coctco-p cocopays and cocopays an                | and relates and relates expense expense expense and expense expense are are are are are are are are are ar   | ed if<br>es you?<br>_?<br>ses?<br>?<br>ny charg<br><br>sult?                      | choose<br>ges if<br>and _       | ?                 |        |
| What cho If I When Does How doe What usi This off-l Will optim  | the implications the implication of the implication | co-pays and ations the list what happens _ specialist, ho _ a for both c cialist who is not st how outside of  | admission cocost cocopy to co-pays to co-pays ect hospital of cost of copay list affect cocopy cocopy and coc             | and relates and relates expenses and expenses and expenses and expenses are expenses are expenses are expenses?  | ed if es you? _? ses? ny charg sult affect?                                       | choose<br>ges if<br>and _       | ?                 |        |
| What cho If I When Does How doe What usi This off-l Will optim usi usi usi what                               | the implications the implication of the implication | co-pays and ations the list what happens _ specialist, hor affe for both c cialist who is not st how outside of ications for hos   | admission cocost co-paysion co-paysion cocost cocos | and relates and relates expenses and expenses and expenses are recorded as a related as a relate | ed if es you? _? ses ? ? ny charg sult affect ?  at expert                        | choose ges if and expert?       | ?                 |        |
| What cho If I When Does How doe What usi: This off-l Will opti: usi: What                                     | the implications the implication of the implication | co-pays and cations the list what happens _ specialist, ho affe _ a for both c cialist who is not st how outside of ications for hos _ of hospital   | admission cocost co-pays to co-pays to co-pays ect hospital of cost of copay list affect coc of the co-pays a affect pital admission fees costs change   | and relates and relates expenses and expenses and expenses and expenses are expenses are expenses are expenses?  | ed if es you? _? ses ? ny charg sult ? affect ? ast expert ag an                  | choose ges if and expert?       | ?                 |        |
| What cho If I When Does How doe What usi: This off-I Will opti: usi: usi: What When ch                        | the implications the implication of the implication | co-pays and ations the list what happens _ specialist, ho affe a for both c cialist who is not st how outside of ications for hos associated c   | admission co-paysion c | and relates and relates expenses expens | ed if es you? _? ses ? ? ny charg sult affect ?  n an ist expert ng ?             | choose ges if and expert? of    | ?                 |        |
| What cho If I When Does How doe What usi: This off-l Will opti: usi: What Usi: What Cho                       | the implications the implication of the implication | co-pays and cations the cations the clist what happens specialist, hor affe a for both cr cations to is not st how outside of ications for hos of hospital associated of expert, do            | admission cocost co-pays to co-pays to co-pays ect hospital of cost of copay list affect coc of the co-pays a affect pital admission fees costs change   | and relates and relates expenses and expenses and expenses are expenses.  | ed if es you? _? ses ? ny charg sult ? n an ist expert ng ? es affect             | choose ges if and expert? of    | ?                 |        |
| What cho If I Cho If I When Does How doe What usi: This off-l Will opti: usi: What What When ch cho Will co-p | the implications the implications and off- a a set opting are there are there are the specialist specialist specialist are off-liming implications and opening are set opening | co-pays and ations the list what happens _ specialist, ho affe a for both c cialist who is not st how outside of ications for hos of hospital associated c _ expert, do specialist,            | admission coopays to co-pays to co-pays to co-pays ect hospital of cost of copay _ list affect _ co-pays a of the co-pays a affec pital admission fees costs change co-pays hange when   | and relates and relates and relates and relates and expensions and expensions and expensions are sent expenses?  The list affect and expenses are expenses?  The list affect are and expenses are expenses?  The list affect are and expenses are expenses and expenses are and expenses and expenses are and expenses and expenses.   | ed if es you? _? ses ? ny charg sult ? n an ist expert ng ? es affect             | choose ges if and expert? of    | ?                 |        |
| What cho If I When Does How doe What usi: This off-I Will opti: usi: What What When ch cho Will co-p the      | the implications and off- a es opting are there ng specialist ng for off-li ng implications co-pays ecosing an easys asset choice ecosing asset choice   | co-pays and ations the list what happens _ specialist, hor affe a for both c cialist affe who is not st how outside of ications for hos of hospital associated c specialist, cociated cl       | admission co-paysion c | and relates expenses  | ed if es you? _? ses ? ? ny charg sult affect ?  n an ist expert ng ? es affect ? | choose ges if and expert? ofed? | ?                 |        |
| What cho If I Cho If I When Does How doe What usi: This off-l Will opti: usi: usi: cho What Cho Will co-p the | the implications of the implication of the implicat | co-pays and ations the list what happens specialist, ho affe a for both c cialist affe who is not st how outside of ications for hos of hospital associated specialist, cociated cl an special | admission coopays to co-pays to co-pays to co-pays ect hospital of cost of copays list affect co-pays a affect pital admiss: fees costs change co-pays hange when alist k specialist a   | and relates and relates expenses are expenses and expenses are expense | ed if es you? _? ses ? ny charg sult affect?  n an es affect? other               | choose ges if and expert? ofed? | ?                 |        |
| What cho If I When Does How doe What usi: This off-I Will opti: usi: What  When ch cho Will co-p the What     | the implications and off- a es opting are there ng specialist ng for off-li ng implications an co-pays accosing an easys ass e choice an or do for   | co-pays and  | admission co-paysion c | and relates and relates expenses are expense | ed if es you? _? ses ? ? ny charg sult affect ?  n an es affect ? other ?         | choose ges if and expert? ofed? | ?                 |        |

| What      | does         | for a             | have on                         | admissions fees?                 |         |
|-----------|--------------|-------------------|---------------------------------|----------------------------------|---------|
| Му со-ра  | ays and      | fees ma           | y be a                          | on                               |         |
| What      |              | off-list speci    | alist have on a                 | and?                             |         |
|           | an outsi     | de specialist ch  | ange?                           |                                  |         |
| opt       | ting for spe | ecialists who are | the app                         | proved affected?                 |         |
| a n       | on-listed _  | can               | prices.                         |                                  |         |
| Selecting | g            | listed pr         | ofessional may affec            | ct billings from                 |         |
| you       | ı choose a   | is                | the approve                     | red what happens and other       | ?       |
| pic       | king a       | the list _        | your or                         | fees?                            |         |
| im        | pact does _  |                   | who the                         | have on copayments and?          |         |
|           |              | the cos           | $\operatorname{t}$ of and any _ | if you an off-list doctor?       |         |
| What      | the          | an                | out-of-network                  | on hospital admissions?          |         |
| is _      |              | these off-list    | have effect                     | on and fees?                     |         |
| Expense   | s adn        | nission car       | ı changed                       | using of the list.               |         |
| What ab   | out o        | ff-list their     | co-pays                         | s fees?                          |         |
|           |              |                   | copays                          |                                  |         |
|           |              |                   |                                 | a specialist?                    |         |
|           |              |                   | _ list                          |                                  |         |
|           |              |                   |                                 | ay copayments and?               |         |
|           |              |                   | re co- pays and                 | affected?                        |         |
|           |              | off list affe     |                                 |                                  |         |
|           |              |                   | by a specialist                 |                                  |         |
|           |              |                   | are affe                        |                                  |         |
|           |              |                   |                                 | and other from hospitals?        |         |
|           |              |                   |                                 | on co-pays, costs,               |         |
|           |              |                   |                                 | expert?                          |         |
|           |              |                   |                                 | ad increased expenses?           |         |
|           |              |                   | other costs.                    |                                  |         |
|           |              |                   |                                 | ist my co-pays other costs?      |         |
|           |              |                   |                                 | etc. if opts a non-approved?     |         |
|           |              |                   | roved list affect               | f<br>additional ?                |         |
|           |              |                   | k affect my                     |                                  |         |
|           |              |                   |                                 | and expenses?                    |         |
|           |              |                   |                                 | prices by?                       |         |
|           |              |                   | jed I                           |                                  |         |
|           |              |                   |                                 | and hospital admissions?         |         |
|           |              | affect co-pays    |                                 | and nospital damissions.         |         |
|           |              |                   |                                 | opting a approved                |         |
|           |              |                   | aı                              |                                  |         |
|           |              |                   | t fees an                       |                                  |         |
|           |              | specialist a      |                                 | · <del></del>                    |         |
|           |              |                   |                                 | any choose an                    | doctor. |
|           |              |                   |                                 | an listed coverage               | _       |
|           |              |                   |                                 | ments and other expenses?        |         |
|           |              |                   | ffect co-pays                   |                                  |         |
|           |              |                   | cost of hospit                  |                                  |         |
|           |              |                   |                                 |                                  |         |
|           |              |                   |                                 | <br>Fected by opting aspecialist | ·       |
|           |              |                   |                                 | a non-participating ?            | _       |

| How selecting an specialist and hospital?                         |
|---|
| What non-approved have co-pays, costs, etc.                       |
| Will the or be changed to selection of ?                          |
| Does a who isn't list charges?                                    |
| How does an off-list impact other                                 |
| does selecting out-of-network affect co-pays and costs, like ?    |
| picking specialist change the such admission?                     |
| there a in admission if unauthorized specialists selected?        |
| Will specialist who outside of in in hospital charges?            |
| a specialist and admissions?                                      |
| deal with and their co-pays, hospital fees?                       |
| Hospital admissions fees co-pays impacted choosing off-list       |
| What impact does have on hospital and?                            |
| What's the impact costs, etc., if chooses ?                       |
| How an out-of-network affect my and ?                             |
| does specialist affect and other forms.                           |
| What is impact an off-list on ?                                   |
| of using specialist outside the co-payments and                   |
| an specialist change the costs, including ?                       |
| selecting providers co-pays?                                      |
| selecting a that not your the effect on and other fees?           |
| selecting specialist who by insurance co-pays or additional for ? |