COLUMBIA PLAN COMPARED TO PLATINUM PLAN ON INSURANCE EXCHANGE

OVERALL COSTS	COLUMBIA PLAN	PLATINUM PLAN*
1. How much is the premium?	**$5,823** Annual	**$25,763.76** Annual
2. How much do I have to pay before the insurance kicks in, a.k.a. my deductible?	**$0**	**$0**
3. What is the maximum I will pay in out-of-pocket (OOP) costs such as co-payments or co-insurance?	**$3,500** Individual	**$2,000** Individual
4. How much is the absolute total I would pay in healthcare costs in a given year, a.k.a. premium + OOP maximum?	**$9,323**	**$27,763.76**

**this comparison is based on available data on the NY Insurance exchange which only covers in-network services*

USING THE BENEFITS		
5. How much do I pay to see my primary care provider?	**$0** On campus	**$15**
6. How much do I pay to see an off-campus mental health provider?	A **$20**** copay per visit	**$15****
7. How much do I pay to see an off-campus medical specialist?	**$30***	**$35**
8. How much do I pay for a generic prescription?	**$15**	**$10**
9. How much do I pay when I visit urgent care?	**$60**	**$55**
10. Will the plan cover gender-affirming surgery?	**Yes**	**Depends on the plan**

*** visits with an in-network provider with a referral*

DEFINITIONS OF TERMS

Premium:
The amount you pay for the insurance plan. This can be billed monthly, by semester, or yearly, depending on the type of plan. The premium gives you access to the plan's benefits.

Out-of-pocket (OOP) maximum:
Your OOP maximum is the most you will pay in co-payments and co-insurance for the year.

Premium+OOP maximum:
The highest amount you would have to pay for healthcare expenses in total for a worst case scenario year. For example, for a 3 week hospital stay with surgery and complications, you would pay no more than $3,500 total out of pocket plus your annual premiums for a maximum of $9,323 under the Columbia Plan. You would pay a maximum of $27,763.76 under the platinum insurance plan.

Co-payment or co-pay:
A fixed amount you pay for an in-network office visit. The amount can vary by the type of visit. You will also pay a co-pay for most prescription medication at a pharmacy.

Co-insurance:
A percentage of the total cost that you must pay for the services you receive. For example, the Columbia Student Health Insurance Plan pays 90% of services in-network and you may be responsible for 10% of each applicable charge.

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COLUMBIA HEALTH