



\* For more information about limitations and exceptions [please click here](#)

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance after deductible	Not Covered	Requires preauthorization for certain services, failure to obtain preauthorization may result in denial of benefits.
	Physician/surgeon fees	\$0 copay after deductible/visit	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 copay/office visit	Not Covered	Requires preauthorization for certain services
		Deductible does not apply and 40% coinsurance after deductible for other outpatient services		

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	<a href="#">Rehabilitation services</a>	\$40 copay/visit Deductible does not apply.	Not Covered	Requires preauthorization for certain services, failure to obtain preauthorization may result in denial of benefits.
	<a href="#">Habilitation services</a>	\$40 copay/visit Deductible does not apply.	Not Covered	Requires preauthorization for certain services, failure to obtain preauthorization may result in denial of benefits.
	<a href="#">Skilled nursing care</a>	40% coinsurance after deductible	Not Covered	Requires preauthorization for certain services, failure to obtain preauthorization may result in denial of benefits. Limited to 25 days per year.
	<a href="#">Durable medical equipment</a>	30% coinsurance after deductible		ductible

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Excluded Services & Other Covered Services:  
Services Your

## About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of health care medical care. Your actual costs will be different depending on the actual care you receive, the prices you charge, and many other factors. Focus on the cost amounts (deductibles, payments, and coinsurance)