

Out-of-Network Reimbursement Examples For Small Group Coverage

This summary gives examples of typical costs for out-of-network services in Erie County that includes zip code 14221. If you want details about your coverage and costs, you can get the complete terms in the policy or plan document at www.univerahealthcare.com or if you are an existing member, by calling the phone number on your ID card. If you are a prospective member, call 1- 800-817-6700.

Colonoscopy (Biopsy of Large Bowel Using an Endoscope) CPT Code: 45380 Anesthesia CPT Code: 00810 Pathology CPT Code: 88305			Laminotomy (Partial Removal of Bone with Release of Spinal Cord or Spinal Nerves of 1 Interspace in Lower Spine) CPT Code: 63030 Anesthesia CPT Code: 00630			Breast Reconstruction (Insertion of Tissue Expander in Breast) CPT Code: 19357 Anesthesia CPT Code: 00402		
Sample care costs:			Sample care costs:			Sample care costs:		
	UCR	Plan 80% National Medicare		UCR	Plan 80% National Medicare		UCR	Plan 80% National Medicare
Hospital Services*	\$2,304	\$797	Hospital Services*	\$42,146	\$7,091	Hospital Services*	\$118,754	\$17,123
Physician Services	\$847	\$377	Physician Services	\$2,645	\$809	Physician Services	\$6,275	\$1,233
Anesthesia	\$763	\$122	Anesthesia	\$1,308	\$262	Anesthesia	\$2,180	\$349
Pathology	\$225	\$31						
Total	\$4,139	\$1,327	Total	\$46,099	\$8,162	Total	\$127,209	\$18,705
*Outpatient			*Inpatient			*Inpatient		
Patient pays:			Patient pays:			Patient pays:		
Deductibles		\$1327.00	Deductibles		\$1,800.00	Deductibles		\$1,800.00
Copays		\$0	Copays		\$0	Copays		\$0
Coinsurance		\$0	Coinsurance		\$1,272.40	Coinsurance		\$3,381.00
Difference between UCR and what the plan pays		\$2812.00	Difference between UCR and what the plan pays		\$37,937.00	Difference between UCR and what the plan pays		\$108,504.00
Total		\$4139.00	Total		\$40,009.40	Total		\$113,685.00

UCR (usual and customary cost) is the amount providers typically charge for a service. This chart uses UCR based on FAIR Health at the 80th percentile for zip code 14221. Your provider may bill more than UCR.

Patient pays represents sample cost-sharing. Your cost-sharing may vary.