



## Insurance Terms

### **Terms used by Academic Health Plan (AHP)**

**Provider:** The physician, hospital or facility in which you were provided care.

**Copay:** A certain dollar (\$) amount that the patient must pay at each doctor's visit. (There is no copay when visiting the doctor at WKU Health Services)

**In Network Provider:** A provider who has an agreement with the insurance company to pay a prearranged fee schedule.

**Out of Network Provider:** A provider who has not agreed to any prearranged fee schedules. The insurance company will not pay charges in excess of the Usual and Customary Charge.

**Coinsurance:** A percentage (%) that the patient is responsible for on certain services or procedures provided by a physician. (For example, if you are provided care by an IN-NETWORK physician, AHP pays 80% and you will pay the remaining 20% - this is in addition to any co-pay that you are obligated to pay)

**Usual and Customary Charge:** The average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, services or supply is provided.

**EOB: Explanation of Benefits:** This is a document in which the insurance company sends to the patient and provider after they have denied and or paid a claim. The details of the claim will be included in this document. It will show you the amount in dollars in which you owe the provider.

**Quest Diagnostic:** The outside reference lab that is sometimes used by WKU Health Services, depending on the lab ordered. You will receive a separate EOB (Explanation of Benefits) from AHP and bill from Quest.

### **Other Terms:**

**Deductible:** Total Dollar (\$) amount that the patient must pay before the insurance will pay anything. (There is no deductible with AHP Student Health Insurance)

*\*\*\*For additional terms – please review the Academic Health Plan (AHP) brochure.\*\*\**