How does a deductible work?

For most in-network services you will pay the copay/coinsurance amount from the start, ahead of the deductible. For other services, the deductible must be met before you start paying the copay/coinsurance. Most in-network routine care services are available ahead of the deductible, this means you can take advantage of these services without worrying about meeting the deductible first.

Services ahead of medical deductible

- Acupuncture services (Medicare-covered and routine)
- Ambulance
- Cardiac rehabilitation
- Chiropractic services (Medicare-covered and routine)
- Diabetic supplies and diabetic therapeutic shoes/inserts
- DME, prosthetic devices, medical supplies
- ER, UC and observation
- Home Health Services
- Intensive cardiac rehabilitation
- Kidney disease education services
- Outpatient labs
- Outpatient mental health, psychiatric services, substance abuse and opioid treatment program services
- Outpatient tests
- Part B insulin
- Partial Hospitalization
- Podiatry
- Preventive services
- Primary care provider visits
- PT/OT/ST
- Pulmonary rehab
- SET for PAD services
- Specialty provider visits
- Supplemental benefits (like routine dental, vision, and hearing)
- Virtual care

Services after deductible

- Ambulatory Surgical Center (ASC)
- Diagnostic radiology
- Dialysis Services
- Inpatient hospital – acute
- Inpatient hospital – psychiatric
- Medicare Part B Chemotherapy/Radiation Drugs
- Other Medicare Part B Drugs (not Part B insulin)
- Outpatient blood services
- Outpatient hospital services
- Outpatient x-rays and ultrasounds
- Skilled Nursing Facility (SNF)
- Therapeutic radiology
- Wound care