Health Alliance Plan®
by Henry Ford Health



How does a deductible work?

A deductible is the amount you pay out-of-pocket for covered services before your insurance begins to pay. However, most common services, such as visiting your primary care physician, you only need to pay a co-pay, rather than worry about meeting your deductible. Below are two lists of in-network services: those you can use before meeting your deductible and those for which the deductible applies.

Deductible does not apply to:

- Primary care provider visits
- Specialty provider visits
- Outpatient mental health, psychiatric services, substance abuse and opioid treatment program services
- Home health services
- Acupuncture services (Medicare-covered and routine)
- Physical therapy, occupational therapy, speech therapy
- Podiatry
- Outpatient labs
- Emergency Room/Urgent Care
- Ambulance
- Durable Medical Equipment, prosthetic devices, medical supplies
- Diabetic supplies and diabetic therapeutic shoes/inserts
- Kidney disease education services
- Preventive services
- Skilled Nursing Facility (SNF)
- Cardiac rehabilitation
- Intensive cardiac rehabilitation
- Pulmonary rehab
- Supervised exercise therapy for pulmonary artery disease
- Part B insulin
- Virtual care
- Supplemental benefits (like routine dental, vision and hearing)
- Outpatient blood services
- Dialysis services

Deductible applies to:

- Inpatient hospital – acute
- Inpatient hospital – psychiatric
- Partial hospitalization
- Diagnostic radiology
- Therapeutic radiology
- Outpatient x-rays and ultrasounds
- Outpatient hospital services
- Outpatient tests
- Ambulatory surgical center (ASC)
- Medicare Part B chemotherapy/ radiation drugs
- Other Medicare Part B drugs (not Part B insulin)
- Chiropractic services (Medicare-covered and routine)
- Observation

Health Alliance Plan of Michigan has HMO, HMO C-SNP, HMO-POS and PPO plans with Medicare contracts. HAP Medicare Complete Duals (HMO D-SNP) and HAP Medicare Complete Assist (PPO D-SNP) are Medicare health plans with a Medicare contract and a contract with the Michigan Medicaid Program. Enrollment depends on contract renewals.

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