Priority Health

How does a deductible work?

For most in-network routine care services, you will you will pay the copay/coinsurance amount from the start, without worrying about meeting the deductible first. For other services, the deductible must be met before you start paying the copay/coinsurance.

Services before deductible

- Acupuncture services (Medicare-covered and routine)
- Ambulance
- Cardiac and intensive 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 blood 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 hospital services
- Outpatient x-rays and ultrasounds
- Skilled Nursing Facility (SNF)
- Therapeutic radiology
- Wound care

This information is not a complete description of benefits. For a full list of benefits, refer to your plan's Evidence of Coverage (EOC) or call our Customer Care team at 888.389.6648 (TTY 711). From Oct. 1-Mar. 31, we're available seven days a week from 8 a.m.-8 p.m. ET. From Apr. 1-Sept. 30, we're available Mon.-Fri. from 8 a.m.-8 p.m. and Sat. from 8 a.m.-noon ET.

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