

# COLUMBIA PLAN COMPARED TO PLATINUM PLAN ON INSURANCE EXCHANGE

OVERALL COSTS	COLUMBIA PLAN	PLATINUM PLAN*
1. How much is the premium?	\$4,955 Annual	\$23,857 Annual
2. How much do I have to pay before the insurance kicks in, a.k.a. my deductible?	\$0	\$0
3. What is the maximum I will pay in out-of-pocket (OOP) costs such as co-payments or co-insurance?	\$3,000 Individual	\$2,000 Individual
4. How much is the absolute total I would pay in healthcare costs in a given year, a.k.a. premium + OOP maximum?	\$7,955	\$25,857

## USING THE BENEFITS

5. How much do I pay to see my primary care provider?	\$0 on campus	\$15
6. How much do I pay to see an off-campus mental health provider?	\$0** First ten visits, then \$20**	\$15
7. How much do I pay to see an off-campus medical specialist?	\$30**	\$35
8. How much do I pay for a generic prescription?	\$15	\$10
9. Can I order a 90-day supply of my prescription medication by mail?	Yes	Yes
10. How much do I pay when I visit urgent care?	\$60	\$55
11. How much do I pay if I use an ambulance?	\$0***/50	\$100
12. Will the plan cover gender-affirming surgery?	Yes	Depends on the plan

*\*this comparison is based on plans on the NY Insurance exchange which only covers in-network services.*

*\*\*visits with an in-network provider with a referral.*

*\*\*\*if using Columbia University Emergency Medical Service (CUEMS)*

## DEFINITIONS OF TERMS

### **Premium:**

The amount you pay for the insurance plan. This can be billed monthly, by semester, or yearly, depending on the type of plan. The premium gives you access to the plan's benefits.

### **Co-payment or co-pay:**

A fixed amount you pay for an in-network office visit. The amount can vary by the type of visit. You will also pay a co-pay for most prescription medication at a pharmacy.

### **Out-of-pocket (OOP) maximum:**

Your OOP maximum is the most you will pay in co-payments and co-insurance for the year.

### **Co-insurance:**

A percentage of the total cost that you must pay for the services you receive. For example, the Columbia Student Health Insurance Plan pays 90% of services and you may be responsible for 10% of each applicable charge.

### **Premium+OOP maximum:**

The highest amount you would have to pay for healthcare expenses in total for a worst case scenario year. For example, for a 3 week hospital stay with surgery and complications, you would pay no more than \$3,000 total out of pocket plus your annual premiums for a maximum of \$7,189 under the Columbia Plan. You would pay a maximum of \$21,426 under the platinum insurance plan.

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