# *The Basics of* Health Insurance

Clinica Family Health's discount program reduces the cost of your health care when you are seeing a Clinica provider or purchasing medications at a Clinica pharmacy. It can also reduce the cost of some hospital services. However, it is not health insurance.

Health insurance, like the Omni Salud program, covers the cost of a wider range of expenses. The chart below offers a brief summary of what is covered by each program.

| | Health Insurance (Omni Salud) | Clinica Discount Plan |
|---|:---:|:---:|
| Regular medical visits | ✅ | ✅ |
| Acute or sick medical visits | ✅ | ✅ |
| Prescriptions | ✅ | ✅ |
| Mental health care | ✅ | ✅ |
| Urgent care | ✅ | ❌ |
| Emergency room visits | ✅ | ❌ |
| Hospitalizations | ✅ | ❌ |
| X-rays or other images | ✅ | ❌ |
| Minor surgical procedures | ✅ | ✅ |
| Dental care | ❌ | ✅ |

# Definitions

**Policy**
The insurance plan that you purchase.

**Deductible**
A deductible is what you pay annually for health services before your insurance company pays its share. For instance, if you have a deductible of $1,000, your insurance plan might not start covering its share of your bills until you've paid $1,000 for healthcare in a given year. However, many plans cover preventive care even before you've paid your full deductible.

**Premium**
Your premium is what you'll pay the insurance company for your insurance plan.

**Co-payment**
The co-payment (or co-pay) is the amount you owe each time you receive medical care. Co-pays can vary depending on the kind of service you're getting.

CLINICA family health