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Health Network

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HEALTHCARE EXPLAINED SERIES

Copay vs. Coinsurance

They are not the same thing!



Why It Matters

Understanding key health insurance terms can help you avoid surprises, make informed decisions, and get the most from your coverage.



Copay

A fixed amount you may pay for a covered healthcare service.

- ✓ Set dollar amount (for example, \$25 for a primary care visit)
- ✓ Usually due at the time of service
- ✓ Can apply to office visits, urgent care, and certain prescription medications
- ✓ Copays may apply even if you haven't met your deductible, depending on your plan



Coinsurance

A percentage of the cost of a covered service that you may be responsible for paying.

- ✓ You pay a percentage (for example, 20%) of the allowed amount for a covered service
- ✓ Often applies after you've met your deductible, but this can vary by plan and service
- ✓ Can apply to services like specialist visits, hospital stays, imaging, and procedures
- ✓ Your specific costs depend on your health plan and whether the provider is in-network or out-of-network

VS.



Your Plan May Include Both

Many health insurance plans include both copays and coinsurance, along with a deductible and an out-of-pocket maximum. Review your Summary of Benefits and Coverage (SBC) or contact your insurance provider if you have questions about how your plan works.



Quick Tip

Use in-network providers when possible, as your costs are usually lower than with out-of-network providers.



Learn More

Visit www.echnchicago.com for more health education resources, tools, and community support.



Related Topics in the Healthcare Explained Series:

- Premiums, Deductibles & Out-of-Pocket Maximums
- In-Network vs. Out-of-Network
- Understanding Your Explanation of Benefits (EOB)
- Prior Authorization
- Prescription Drug Coverage & Formularies



Sources:

- Centers for Medicare & Medicaid Services (CMS)
- HealthCare.gov – Glossary of Health Coverage and Medical Terms; Copayment; Coinsurance Accessed October 2026.



This information is for educational purposes only and is not insurance, financial, legal, or medical advice.

Health plan benefits, coverage, and costs vary. Review your plan documents or contact your health plan for information specific to your coverage.

