Corewell Health™
Urgent Care

Understanding Your Insurance

Medical bills can be confusing. Here are three common insurance terms you may hear at your visit — and what they may mean for what you pay. Your own plan may work differently, so use these as general examples.

Co-Pay

A fixed amount you may pay for a covered visit or service, due at the time you're seen. Examples:
Urgent care visit: you may pay a $20 co-pay
Generic prescription: you may pay a $10 co-pay

Deductible

The amount you may need to pay out-of-pocket for care each year before your insurance starts sharing the cost. Your deductible may reset every year. Once met, your insurer may start covering a larger share of your bills. Examples:
Individual plan: you may have a $1,500/year deductible
Family plan: you may have a $3,000/year deductible

Co-Insurance

Once you've met your deductible, this may be the percentage of the cost you and your insurance company each pay. Examples:
20% co-insurance: you may pay 20%, insurance may pay 80%
50% co-insurance: you and your insurer may split the cost evenly

How They Work Together

1. You visit Corewell Health Urgent Care and may pay a **$20 co-pay.**
2. For other services, you may pay out-of-pocket until you reach your **$1,500 deductible.**
3. After that, your insurer may pay 80% and you may pay the remaining **20% co-insurance.**

Questions About Your Bill?

Our patient financial team is happy to walk through your coverage and payment options with you — just ask a member of our front desk team, or call us at **888-452-9292.**