

# How does health insurance work and how much does it cost?

Health insurance works by splitting the cost of healthcare between an individual and the insurer to pay the provider. If you hit your maximum out-of-pocket amount for a specific year, your insurer will pick up 100% of the cost.

Prior to receiving healthcare, you will show proof of insurance to your provider. This will tell them what kind of coverage you have and how to bill or charge you for your visit. The amount you are billed depends on many things such as:



**Plan type**



**Deductible amount**



**In-network or out-of-network care**



Learn more about health insurance at [hub.arkansasbluecross.com/health-insurance-basics](https://hub.arkansasbluecross.com/health-insurance-basics)

