

**Step 4**  
Javier's ongoing pain concerns the doctor, so he orders an ultrasound.



**Step 3**  
When Javier arrives at the specialist's office, he shows his insurance card at the doctor's office and pays his physician copayment.



**Step 5**  
Javier later gets a bill for the full negotiated rate (since he has not yet met his deductible) for the ultrasound. However, since he chose an in-network physician, he was still able to save money.



**Step 2**  
The primary care physician refers Javier to an in-network gastroenterologist. For this visit, he must pay a copayment.



**Step 6**  
Javier paid his out-of-pocket cost for the ultrasound (this met his deductible) so now the next time he gets a procedure done, his health insurance will pay their portion of the co-insurance and he will only have to pay his portion of the coinsurance.



**Step 1**  
Javier has been having issues with his stomach for two months so he visits his primary care physician. For this visit, he must pay a copayment.



**Step 7**  
The ultrasound looks fine, but since Javier had developed a fever, the doctor thinks he has an infection. He is prescribed antibiotics which he picks up for a copayment at an in-network pharmacy. A week later, Javier is happy and healthy!



## How Deductibles and Copayments Work