



Types of insurance

How to determine the type of insurance you have for the Penn State Domestic Student Waiver.



Metallic levels

How you and your insurance plan split costs (coinsurance).

Plan Category	Coinsurance (what the insurance company pays)	You Pay
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

*The above information is what determines the metallic level, regardless of it is PPO, HMO, POS, etc.

Catastrophic health plan

- Only covers you for worst-case scenarios, like getting seriously sick or injured, but not for routine medical expenses
- Low monthly premiums and very high deductibles
- In 2022, the deductible for all catastrophic plans was \$8,700¹
- These policies are **not** a substitute for broad medical coverage because the benefits are limited in amount and relegated to specific illnesses

VA benefits/TRICARE

Care for Active Duty Service Members, military retirees and their family members.

Medicaid health plan

- Is a state and federal program that provides health coverage if you have low income
- You must apply to receive Medicaid through the Health Insurance Marketplace
- Administered by each individual state
- Limited coverage; you may have limited to no coverage outside of the state you received Medicaid

Indemnity health plan

- Also know as a “fee-for-service” plan. You may be required to pay upfront and submit for reimbursement
- Does not have a network. Paid at Usual and Customary and may include balance billing to the insured
- You can make an appointment with almost any medical provider. After your visit, you or your provider sends you claim to the insurance company, If you have met your deductible for the year, then the plan will pay a percentage of the bill - usually 80%. You pay for the other 20%, known as coinsurance
- These plans are typically expensive



If you have questions, contact the PSU Student Health Insurance office at UHS-insurance@psu.edu.

¹(2023, Jan. 21) *What is catastrophic deductible?* Insured and More. <https://insuredandmore.com/what-is-catastrophic-deductible>

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