

# COINSURANCE

*Meaning: Coinsurance is a provision in health insurance that requires the policyholder to pay a specified percentage of covered medical expenses after the deductible has been satisfied.*

1. Coinsurance typically requires the policyholder to pay a percentage of the covered medical expenses after the deductible has been met.
2. Many health insurance plans have a coinsurance clause that outlines how much the insured will pay for services after reaching their deductible.
3. Understanding coinsurance is crucial for evaluating how much out-of-pocket expense one might incur during a medical procedure.
4. In some cases, coinsurance rates can vary significantly between in-network and out-of-network providers, impacting overall healthcare costs.
5. It's important to review your insurance policy to know your coinsurance obligations for various types of care and services.

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