

Coinsurance

2025 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus Section 4. Your Costs for Covered Services Coinsurance

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Coinsurance is the percentage of the Plan allowance that you must pay for your care. Your coinsurance is based on the Plan allowance, or billed amount, whichever is less. Coinsurance does not begin until you have met your calendar year deductible.

Example: You pay 30% of the Plan allowance for durable medical equipment obtained from a Preferred provider, after meeting your \$500 calendar year deductible.