The three stages of an HDHP

Pre-Deductible

Stage 1

All expenses go towards the deductible. Until it is reached, everything considered eligible within your plan's guidelines go toward the deductible regardless of what they are. This could be three trips to the emergency room, twenty refills of a drug, 10 trips to a primary care physician, a combination of visits etc.

Coinsurance

Stage 2

Once an individual or family deductible is reached, the insurance company begins contributing a significant portion of eligible medical claims. If an HDHP has a coinsurance level of 20%, the insurance company has agreed to pay 80% of all eligible expenses beyond the deductible.

Out of Pocket Max

Stage 3

Assuming a deductible (value X) has been reached, and a significant total dollar amount has been paid by the insured at the coinsurance level (value Y), the out of pocket max may eventually be reached. If X+Y equal the out of pocket maximum, the insurance carrier agrees to pay 100% of all eligible expenses from this point forward.

Passage of Time