

3

Use Your Health Insurance



Review Membership Package...

- Usually arrives within 2-3 weeks after you enrolled, and includes health insurance card/s for everyone insured
- If you haven't received, call your insurance company or go to their website to get help



Schedule Annual with PCP (Primary Care Provider)...

- This is who you'll see first for most health needs
- They will coordinate recommended screenings, keep your health records, help manage chronic conditions, and link you to other providers when needed



Choose the right care for your need...

- Your PCP—Many offer same day openings for same day needs
- 24-hour Nurse Hotline—Describe your symptoms and get guidance
- Urgent Care Clinic—Usually have evening and weekend hours
- Emergency Room/Hospital—life or limb-threatening emergency



Use In-Network Providers...

- Marketplace plans do not cover any costs for **Out-of-Network** Providers
- Providers can change networks at any time. Confirm that your provider is **In-Network**:
 - ◇ Check your health plan's Provider Directory online, or
 - ◇ Call and ask your health plan, or
 - ◇ Call and ask the doctor's office



Safeguard Your Health Insurance Card



Have your health insurance card with you always

It contains important information needed for your insurance to work



Show your health insurance card when you seek care

Use at doctor's office, hospital or urgent care
Labs for bloodwork
Pharmacies for medications



Keep your health insurance card safe

It's fraud to use someone else's insurance card
Call your insurance company immediately if you lose your card

Example Insurance Card

Insurance Company Name	
Plan Type 4	1 Member Name: Mary Smith DOB: 08/23/65
Effective Date	2 Member Number: xxx-xx-xxxx
Prescription Group #XXXX	Group Number: xxx-xx-xxx 3
Prescription Copay \$15.00 Generic \$20.00 Name Brand 7	PCP Copay \$15.00 5 Specialist Copay \$25.00 Emergency Room Copay \$75.00
	6 Member Service: 800-xxx-xxxx

1. Identifies you
2. Used for billing
3. Used to track specific benefits of your plan
4. Describes the type of plan (HMO, PPO, etc.)
5. Lists what you pay for services
6. Number to call with questions
7. Amount you pay for prescriptions