Now That You're Covered

Steps to Getting the Most Out of Your Health Insurance

Congratulations on your health insurance coverage! This is an important step in staying healthy. But using your health insurance wisely is just as important as getting it. There are steps you can take to get the most out of health coverage. These four are a good start.

Step 1 — **Know Your Network**

The medical providers, suppliers and facilities in your health plan is your network. Your health insurance plan has contracted with these doctors who promise to provide services for an agreed-upon charge. Seeing a doctor who is out of network costs more money. Call the customer service number on your insurance card to double check.

Step 2 — **Find the Right Doctor**

The emergency room is the place to go when uou're injured or very sick. Not when you have a minor illness or need a prescription filled. In these cases— and for check-ups and keeping tabs on chronic conditions, visit your primary care doctor.

Don't have a primary care doctor? You can call your insurance company to find doctors in network. Or ask friends and family for a referral— just make sure their recommendations are in network!

Step 3 — **Prepare for Your Visit**

Bring your insurance card, photo identification and money for a co-pay if it's needed. Review medications you're taking and think of questions you want to ask the doctor. Remember it's ok to ask your doctor to repeat or explain something you don't understand!

Step 4 — **Pay Your Bills**

After each doctor visit, your insurance company will send you an explanation of benefits that outlines the costs, what insurance will cover and what you may owe. This is not a bill. It's important to look it over so you're not charged for services you didn't get.

You will also receive notices from your insurance company telling you to pay premium. You must pay this to keep your insurance.