

How to Find Care That is Covered by Your Health Insurance

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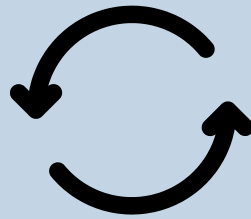
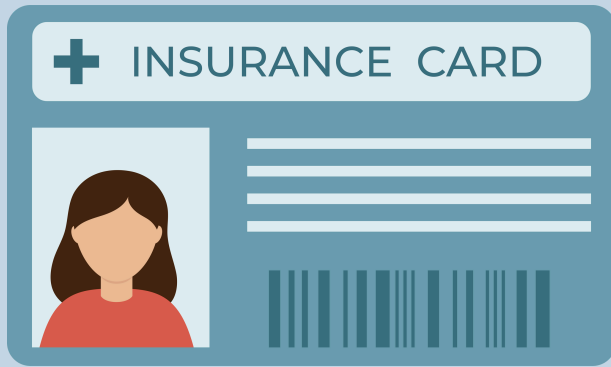




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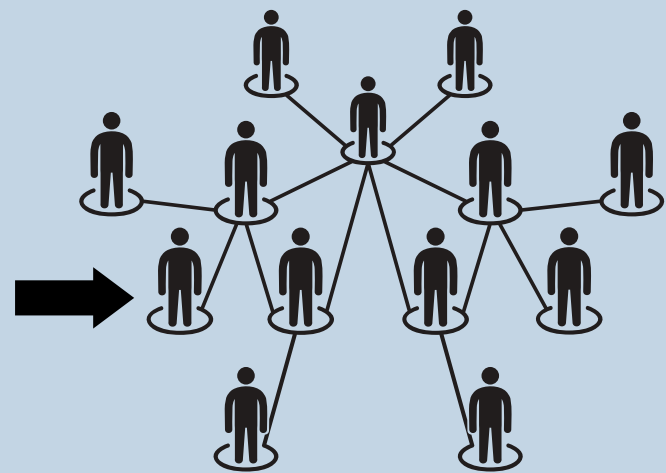
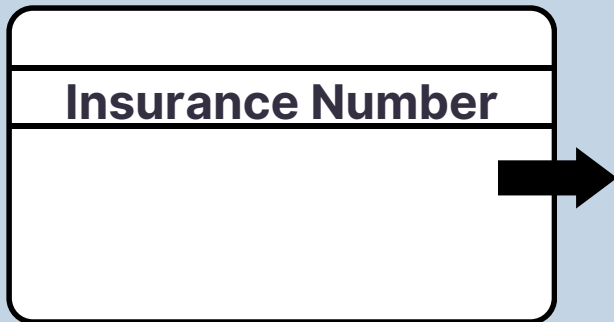
Your Insurance Card



Insurance Number

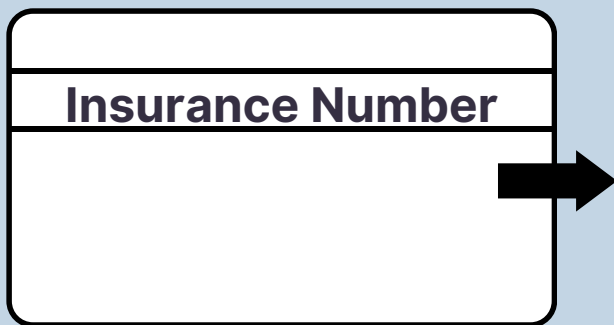
- When using your health insurance, it is a good idea to look at the list of benefits and limitations that your plan may have.
- There is always a phone number on the back of your insurance card if you have any questions about your coverage.

Finding a Healthcare Provider



To find a healthcare provider in your insurance network always call the phone number on the back of your insurance card so that they can tell you the list of doctors that are in your network.

Finding a Specialist



Referral

- If you ever need a specialist (e.g., a doctor who is not primary care and works in a specific field of medicine), always consult with your insurance plan to see if you need a referral from your primary care provider to see a specialist.
- You can also find this information at your insurance website.

Preventive Care



- **Nearly all insurance plans must cover most preventive care without any costs to you, even if you haven't reached your annual deductible.**
- **However, you need to seek these services from a provider in your network plan.**
- **Preventive services your insurance plan may cover include immunizations, cancer screenings, diet counseling, and various other preventive care.**

Prescriptions



- While benefits vary from one health insurance plan to another, many plans include a prescription drug benefit. That means the plan typically covers most of the cost of medications prescribed to you by your healthcare provider.
- Not all medications are covered, so it's important to find out what your plan covers.

Formulary



Health insurance companies are required to provide you with information about the drugs that are covered by your plan, this is called a formulary, including the amount of money that you'll be responsible to pay out-of-pocket.

Generic vs Brand Name Drugs



Generic Name:

Generally, generic name medications will have the lowest out-of-pocket costs for you.



Out-of-pocket cost

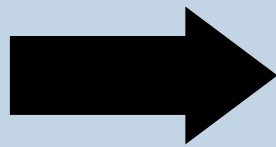
Brand Name:

Brand-name medications will usually have higher out-of-pocket costs for you.



Out-of-pocket cost

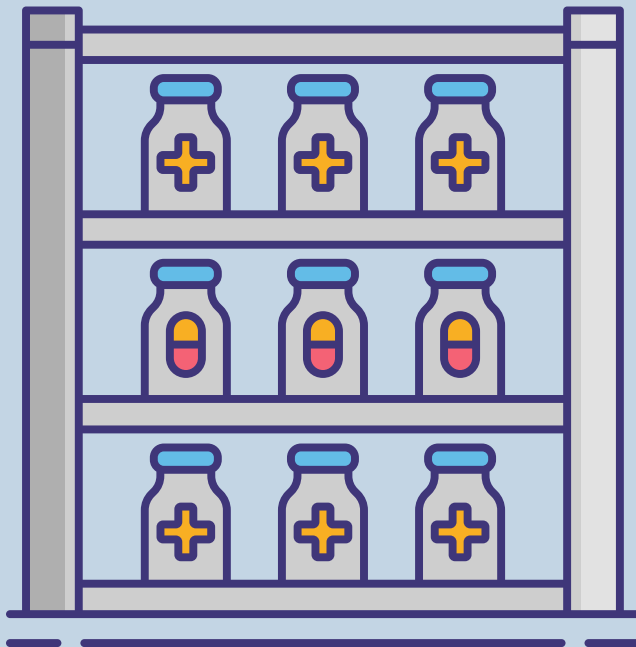
Specialty Drugs



**Out-of-
pocket
cost**

Specialty drugs are generally very expensive and usually have a co-insurance and not a co-pay, which causes variation in cost.

Over the Counter Drugs



Not Covered
by Most
Insurance
Plans

Over the counter drugs that don't require a prescription and that you may purchase directly from your drug store or pharmacy are not covered by most health insurance plans.

Non-covered Medication



Insurance Number



If your insurance plan does not cover your medication, you can appeal the process by calling your insurance.

Booklet Video



**If you would like to watch a video on
“How to Find Care That is Covered by Your
Health Insurance”.**

Scan the QR code above.

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