



# My Health, My Voice: A Woman's Step-By-Step Guide to Using Health Insurance

This brochure is one in a series. To find out more go to: [MyHealthMyVoice.com](http://MyHealthMyVoice.com)

November 2015

## ♥ YOU ARE COVERED! ♥

**Good choice. You signed up for health insurance.  
You're ready to start using your health plan.**

**Here are 5 important steps to using your health insurance wisely:**

- 1 Learn** how to use your insurance card
- 2 Choose** a Primary Care Provider who takes your insurance
- 3 Make** an appointment to see your new Primary Care Provider right away
- 4 Be prepared** for your first visit to your new Primary Care Provider
- 5 Visit** your Primary Care Provider and take follow up action

### Step 1 Learn How To Use Your Insurance Card

Insurance Company Name: _____		FRONT
Plan Type: _____	Member Name: _____	BACK
Prescription Co-Pay: _____	Member ID Number: _____	
Generic: \$ _____	Office Visit Co-Pay: \$ _____	
Name Brand: \$ _____	Emergency Room Co-Pay: \$ _____	
www. _____		
Member Services Phone: _____		

**Note:** The phone number for Member Services is usually on the back of your insurance card. This is an important number for you to know and use.

Take out the health insurance card that came in the mail. Always keep it with you. You will need it when you go to:

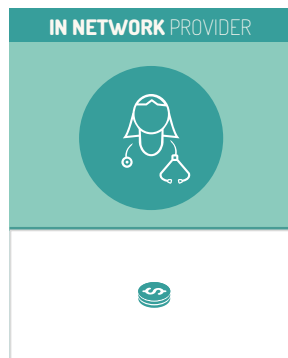
- the **doctor's** office
- a **lab** for a medical test
- a **drug store or pharmacy** to get your prescription filled
- a **hospital**

Take a picture of the front and back of your card with your phone. Or copy down your information from your insurance card and keep it someplace safe. If you ever lose your card, call the member services phone number and ask them to send you a new one.

### Step 2 Choose A Primary Care Provider Who Takes Your Insurance

Choose a Primary Care Provider or PCP you can go to for check-ups and if you are sick. You must choose a Primary Care Provider who is "in network." That means he or she takes your insurance. If you go to a doctor who is "out of network," you may have to pay a larger portion – or all – of the doctor's bill yourself.

**Also consider:**  
Do you want a male or female doctor?  
Someone who speaks your language? Has an office near your home?  
Has weekend or evening hours?



For help finding an "in-network" Primary Care Provider, call the member services phone number on your insurance card.

## Step 3 **Make** An Appointment To See Your New Primary Care Provider Right Away



**TIP:** Ask for your first visit to be your yearly “well-woman visit,” so you will not have to pay anything for it.

It’s best to get to know your new doctor or nurse practitioner before you get sick. Call to make an appointment. Say that you are a new patient. Read the full name of your health plan off the card. If they say they do not take your insurance, call your health plan’s Member Services phone number for help.

## Step 4 **Be Prepared** For Your First Visit To Your New Primary Care Provider

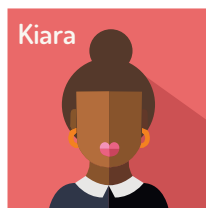
Write down any questions you may have ahead of time. Be prepared to answer questions about your health and your family health history. Find out if any of your grandparents, parents, aunts, uncles, brothers or sisters have had diabetes, asthma, heart disease, stroke or cancer.

### Doctor visit checklist

#### Bring these with you:

- Insurance card.
- A list of health goals and concerns to discuss with your primary care provider.
- A place for taking notes during the visit.
- Your family medical history.
- Packages or bottles of medication you are taking.
- Your calendar, in case you need to schedule other doctor appointments or tests.
- Optional: your health supporter, a person you trust to go with you to the doctor.

## Step 5 **Visit** Your Primary Care Provider And Take Follow Up Action



I have a question...

During your visit, feel free to ask all the questions you have about your health. You have the right to this visit because your insurance is paying for it.

After your visit, follow the instructions from your doctor. Ask how you should find out the results of any tests you have had. If you get a prescription, fill it. Follow the directions on the prescription bottle or pack.



CREATED BY:

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for the health care we need

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