

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

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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



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.
- $\ \square$ A list of health goals and concerns to discuss with your primary care provider.
- $\ \square$ 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.



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