



We Can Do It!

The New Basics of Health Reform for Frontline HIV Workers

YOU HAVE INSURANCE! NOW WHAT?

This might be the first time you have had insurance.

Here are some helpful tips to think about before using your health insurance for the first time.

First off: Congratulations!

- ▶ You now have health insurance coverage! Do you have an insurance card? If not, contact your insurance company.
- ▶ You must show your insurance card every time you go to a doctor or get medications.
- ▶ Check with your insurance company to make sure you are active in the system.
- ▶ Keep your mailing address and phone number current with your insurance company.
- ▶ Create a list of medications and doses you currently take. This will be useful in the future.
- ▶ If you have internet access, create a user profile on your insurance company's website. This will enable you to view your plan details such as provider network, drug coverage, deductible information (what is a deductible? see attached glossary) and more.
- ▶ If you have questions about your insurance details, you can always contact your own insurance company. You can find your insurance company's contact information on the back of your insurance card or on the company's website.

Get to know your network

- ▶ Do you have an HMO or a PPO? Do you know the difference between them? See the Insurance User's Glossary.
- ▶ Check with your insurance company to make sure your primary care physician, and other specialists you see, are covered under your new insurance. This can be found on your online profile or by calling the insurance company.
- ▶ Which hospitals accept your insurance? This information might be available online via your insurance provider's website, which can be accessed through your online profile. If you do not have internet access, you can contact your insurance provider.



- ▶ If you need to use the emergency room, which one should you go to? Call your insurance to find out which ER to use or look on your online profile. Many insurance companies will charge you a fee if you use the ER and it's not an emergency. You can ask your insurance company what this charge will be. Always try to see your regular doctor first.
- ▶ If you cannot see your doctor but are in need of medical help, go to an urgent care facility. First, find out which ones your insurance covers. Again, this information will usually be available online through your online profile. However, you can call your insurance company and ask for a list of urgent care facilities in your ZIP code that accept your insurance policy. This is also a good time to find out how much your co-pay will be for urgent care visits.
- ▶ Where can you get your prescriptions filled? Check with your insurance company either through your online profile or by calling.
- ▶ Call the pharmacy to see how much your prescription will cost before you get it filled. This can prevent any surprise costs. Some insurance companies make this information available through your online profile.

The Doctor's Visit

- ▶ Do you need a referral before you go to your doctor? Call your insurance company.
- ▶ Make sure you have your insurance card and a photo ID.
- ▶ Check how much your co-pay will be before your visit and what forms of payment your doctor accepts. Do you know what a co-pay is? See the Insurance User's Glossary.
- ▶ Bring your list of medications and doses to your first visit.
- ▶ Make a list of things you want to talk to your doctor about during the visit.
- ▶ If you need to get a blood or urine test at a lab outside of the doctor's office, check with your insurance company about which labs are covered in your network.
- ▶ Don't forget to make a follow-up appointment!

Billing

- ▶ Become familiar with how your own billing works.
- ▶ You might receive an initial bill from your provider before your insurance is applied.
- ▶ If you have any questions about whether your insurance has been applied to a bill, contact both your provider and insurance company.
- ▶ It can take time for your insurance to be applied before you get a bill with the actual amount you owe for services.
- ▶ You can often view your bills and keep track of your deductible online.

