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# HEALTH INSURANCE 101

## HELPFUL TIPS TO REMEMBER

### Learning Your Insurance Benefits

- Use providers who are in your network and be sure that your insurance benefits will cover as much of the cost as possible
- Begin to learn more about what services are covered by your insurance. Know your plan's deductible(s) and co-payments. This will be in your policy book.
- Always carry your own copy of your current insurance card.
- Find out if you need a referral from your primary care provider before you go to a new doctor or specialist.
- Find out if your insurance company will pay for your equipment to be fixed and/or replaced if necessary.
- Read about the appeal process in your policy book and use it when you think services have been denied in error.
- Before turning 18 years old, check what age your current plan coverage will end and apply for adult health insurance before your coverage ends.

### When Contacting Your Insurance Company, Be Ready to Provide:

- Your name
- Date of birth
- Identification number (on your insurance card)
- Relationship to the policyholder (self, child, parent, etc.)
- Policyholder's date of birth, address, and phone number
- Date of service
- Reason you are calling
- If available, a reference number (on the Explanation of Benefits or letter from insurance)
  - This is usually emailed or mailed to you

### Keep Track of Insurance Information

- Keep track of phone calls with your insurance company. Write down the date, the number you called, who you talked to, what you talked about, and what is going to happen next.
- Follow up to make sure issues/problems are resolved.
- Keep all insurance information where you can easily find it. Save information, such as Explanation of Benefits forms, eligibility and denial letters, and notices regarding a change in covered or excluded services, deductibles, co-payments, or out-of-pocket costs.