

Health Insurance 101

So you have a health insurance plan. How do you use it?

Health insurance provides security if you get sick or find yourself in an emergency, but it's also important for managing your overall health.

If you don't have a primary care provider (PCP), you should select one that is in your health plan's network. This information is found on your plan's website. If you're seeing a new doctor for the first time, don't forget to have your medical records transferred.

Your PCP will help you make decisions about care if you're sick, and they can help you stay healthy with preventive services and routine health screenings.

Preventive services are free under the Affordable Care Act. For more information on preventive services, check out Healthcare.gov.

Not feeling well? You have a few options.

If you're sick, injured, or feel like something isn't right, you can visit an urgent care center, the emergency room, or make an appointment with your doctor.

If you're unsure which option is best, don't be afraid to call your doctor. They'll be able to help decide what is necessary for your situation.

→ The ER should only be used in a true emergency ←

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How does your health insurance work?

Your health insurance company contracts with providers to create your plan's network. You can find your plan's provider directory, which lists doctors in your network, on the plan's website.

If you have a doctor's appointment, you may need to pay a copay. The amount you pay depends on the type of appointment and which doctor you see. Your copay may be larger if you're seeing a specialist.

After your appointment, you will receive an Explanation of Benefits (EOB) online or via mail. This tells you which services were covered along with how much insurance paid. If any services weren't covered, it'll list how much you owe your provider.

Did you receive an unexpected bill?

If you end up with a bill, you can call your provider and try to negotiate the charges or set up a payment plan. Your EOB will also explain how to file a grievance or request an appeal from your insurance company.

Always use in-network providers whenever possible

Do you have more questions about how to use your health insurance?

→ Visit www.insurance.pa.gov for more information ←

