

# What does Health Insurance Cover?



**Health Insurance helps you pay for the things you need to get healthy and stay healthy. Coverage includes visits to doctors and other providers, prescription drugs, and care during an illness. Any new plan you purchase covers some or all of the cost of many basic items and services, including:**

- Hospital care
- Prescription drugs
- Emergency care
- Doctors' visits and other services
- Mental health and substance abuse treatment
- Wellness services
- Dental and vision care for children 18 and under
- Care throughout pregnancy (pre-natal/delivery/post-natal)
- Basic laboratory services
- Pediatric care
- Rehabilitative and habilitative services such as physical therapy
- Birth control

Most insurance must cover certain preventive services without any cost to you, even if you haven't met your yearly deductible. These services include things such as vaccines, pap smears, mammograms and blood pressure screenings.

**While all plans will cover these services, each plan will vary in the level of coverage and cost to you. Also, some services may require prior approval from your health insurer before you can get care.**

To learn more about health insurance, including our How to Buy Health Insurance guide, visit our website: [www.insurance.pa.gov](http://www.insurance.pa.gov)  
Under "Coverage," select "Health."

Questions? Call the department at 1-877-881-6388

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