

Insurance

how to use
health insurance





taking charge of your health insurance

Now that you have health insurance, you are able to get the health care you need, when you need it. You won't have to wait until your medical issues are really serious to seek treatment. You can pick a medical provider you like who is located in a place that's convenient for you, and build a relationship with him or her that helps you take charge of your health. Your health is now in your hands.

This booklet explains how to get started using your health insurance. If you have more questions, remember that you can always call your health insurance company or your medical provider directly. They can help you.

Your Good Health Matters

Good health means that you take care of your body and mind by exercising, eating right and taking time to relax. When you are healthy, you are more able to do things you enjoy. You feel good, and that helps your mood and your relationships.

An important part of staying healthy is getting regular check-ups. At check-ups, your doctor will make sure that your heart, lungs and the rest of your body are in good shape.

Check-ups are a way to catch medical problems before they get worse, and to help manage medical problems you may already have. They are also a good time for you to ask questions about both your mental health—how you are dealing with your emotions—and your physical health—how your body feels.



Understand Your Health Insurance

Every health insurance plan is different, so it's important to check your insurance plan to see what services it covers. You can also review your "Summary of Benefits" which provides you with written information about your plan's costs and benefits, including preventive services that are now offered to you at no cost. If you have questions about your plan or benefits, you can call the insurance company and ask that a person explain them to you. You can also use the form at the end of this booklet to write down some helpful information about your insurance plan and doctors.



YOUR PRIMARY CARE PHYSICIAN

A primary care physician is your main doctor. He or she takes care of your general health and may refer you to specialists for help with specific illnesses.



USING SPECIALISTS

A specialist is a medical provider with extra training in a specific type of medical condition. For example, a cardiologist is trained in heart health, while a psychologist is trained to evaluate and treat mental and emotional issues. Make sure you understand the process for seeing a specialist under your plan. Sometimes you can only see specialists after you see your main doctor.



WHAT ELSE DOES YOUR PLAN OFFER?

Many health insurance plans offer extra programs at little or no cost, such as programs to help you quit smoking, weight loss groups, or support groups for anxiety or depression. You can sign up for these on your health insurance plan's website, by calling the insurance company, or by asking your doctor for information.



INFORM YOUR INSURANCE COMPANY ABOUT LIFE CHANGES

If you have major life changes, such as losing a job, getting a better-paying job, or having a baby, these events can change the amount you need to pay for health insurance. Keep your insurance company up to date about big life changes so you don't pay more than you should.

Find a Health Care Provider

Providers can be doctors, specialists, therapists, hospitals, clinics—any person or place that provides you with health care. If you don't already have a health care provider, or if your current provider is not part of your new insurance plan, how do you find one?

- ▶ **ASK PEOPLE YOU TRUST.** Ask your friends and family about who their doctors are.
- ▶ **CHECK YOUR PLAN'S PROVIDER NETWORK.** Your insurance company should have a list of providers they work with. Sometimes this information is available on the insurance company's website or you can contact the insurance company's member services office and describe the kind of provider you want.
- ▶ **FIND A MATCH.** Think about what you want and need from a provider. You may want to look for providers who are close to your home or work, and whose office hours are convenient for you. Ask if the provider, or someone in their office, speaks your language, and find out what hospital the provider works with.

A GOOD FIT MATTERS



Contact your plan if you are assigned a provider and you want to change. You can request another provider without even seeing the one assigned to you, or even after you've seen the provider many times. It's your health, your body, and your right to see a provider who makes you feel comfortable.



Primary Care Visits Versus the Emergency Room

If this is the first time you have health insurance, previously you may have gone to the emergency room or the urgent care clinic for most of your medical needs.

Now you have a regular health care provider (your primary care physician), and your health insurance will help pay for your visits. This means you'll have a relationship with this doctor, and you can get care for your medical issues right away, while they're easier to treat. It's time to get in the habit of seeing your primary doctor for care.

 PRIMARY CARE PROVIDER	 EMERGENCY DEPARTMENT/ URGENT CARE
You go when you feel sick and when you feel well	You go only when you are very sick or have a life-threatening situation
You will usually see the same provider each time	You will see any provider who is working that day
Your provider will check all areas of your health (including preventive services) and may even focus on areas that you weren't concerned about	The provider will treat the problem/illness that brought you to the ER or urgent care center that day
You may have a shorter wait time in the office and a longer visit with your provider	You have have a much longer wait time, and your time with the provider may be shorter
Your provider will be able to access your complete health record	The provider who sees you may not be able to access all your health records
Your provider will help you with your health over the long term	You will not work with this provider over the long term on your health issues



Make Your Appointment

You've chosen your health care provider, and now it's time to make your first appointment.

MAKE THE CALL. Call the provider's office and explain that you're a new patient. Provide the name of your insurance plan and ask for an appointment with the doctor you selected. Ask for days and times that work for you. You don't have to take the first appointment time offered.

EXPLAIN WHAT YOU NEED.

Perhaps you want a check-up, also called a physical or a wellness visit. You might be having problems with depression, or aches and pains. You might have an illness like the flu. Be clear about why you want to see the doctor so the staff can make an

appointment that gives you enough time with your provider.

ASK ABOUT PAPERWORK. Find out if you need to bring medical records, insurance cards or other paperwork to your appointment.

WRITE DOWN THE DATE.

Sometimes for first appointments you may have to wait a few days or even a few weeks. Ask about the office's cancellation policy in case you to have to cancel.

WAS IT A GOOD EXPERIENCE? If you don't have a positive experience with the doctor or staff, this office might not be a good match for you. You can select another provider that better fits your needs.

Be Prepared for Your First Visit

To make the most of your first visit, be prepared. Arrive a few minutes early to fill out any paperwork, such as your health history, or to sign the office's privacy policy, and possibly to pay your copay. Other ways to prepare are:

- Have your insurance card with you, or any other paperwork that shows you have insurance, as well as any paperwork the office sent you ahead of time to fill out.



It's a good idea to always be prepared for any medical issue, so carry your insurance card with you at all times.

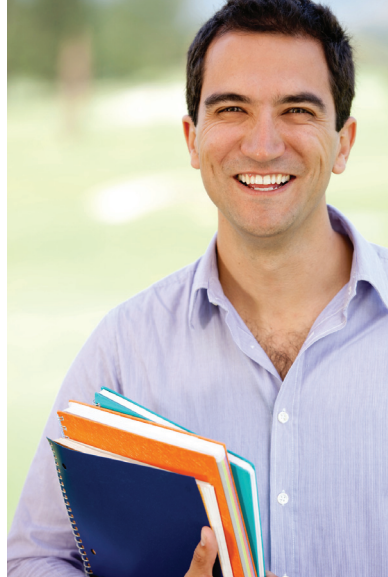
- Bring a photo ID.
- Bring enough money for your copayment (if there is going to be one).
- Bring a list of any medicines you are currently taking. This includes prescription medication, over-the-counter medicines like aspirin or allergy medicine, and any herbal remedies you take. Also, write down if there are any medications that you need refills for.
- Bring a list of all your allergies, whether they are allergies to pets, pollen, food or medicines.
- Think about what you want to get out of the visit. You might want a general check-up to make sure your overall health is good, or you might have specific symptoms or concerns you want to discuss, such as having mood swings, being short of breath or having a rash.
- Bring a list of questions and concerns to discuss with the doctor.
- Bring paper and pen so you can write down notes during your visit.
- Bring someone with you if that would make you feel more comfortable.

Decide if You Like the Provider

Your relationship with your health care provider is a very important one. You should feel comfortable asking your doctor questions, be able to understand the answers, and be able to trust your provider to give you good medical advice. You have the right to change providers for any reason, whether the provider is your primary care physician, your mental health therapist, your medical specialist or any other type of provider.

Here are some questions to help you decide whether your provider is a good match for you.

- ▶ Does your provider answer your questions in a way that you understand? Does your provider understand what you want?
- ▶ Does your provider make you feel comfortable and meet your health needs?
- ▶ Are you comfortable with the provider's staff? Are they helpful and polite? Do you have to wait a long time for your next appointment, or wait in the office a long time when you get there? Was it convenient for you to get to your provider's office? Were the hours convenient for you?
- ▶ Do you and your provider speak the same language? Is there someone on the staff who does? Does that person do a good job of interpreting for you?



CHANGING PROVIDERS

If your provider is not a good match for you, you can ask to see a different provider in the same office, or call your insurance and ask for the name of a different provider. It's your health, so don't keep seeing a provider you don't enjoy working with!

Next Steps After Your Appointment

After your medical appointment, you may have some tasks.

- Fill medication prescriptions. professional, or other health care professionals your provider may want you to see.
- Get laboratory tests.
- Follow your provider's advice about diet, exercise or other lifestyle issues.
- See a specialist, a physical therapist, a mental health professional, or other health care professionals your provider may want you to see.
- Schedule a follow-up visit.
- Contact your insurance plan with any questions about coverage and billing.

Sometimes people don't follow through on their doctor's advice because they forget, are unsure what to do, are too busy, don't have the money, or are scared. If you're having trouble with these recommendations, ask for help. You may need reminders about appointments, a quick phone call to discuss your provider's advice, or a friend to go with you when you have tests. Your provider and their staff are there to help you be healthy and should support you.



Keeping Track of Your Insurance Information

In order to make it easier for you to manage your health, you should try to keep all of your health information in one place. That includes the Summary of Benefits information from your insurance company, copies of laboratory results, and the name and contact information of your providers.

Make notes about your health plan here for easy reference.

Health insurance company name: _____

Type of Plan (PPO, HMO, etc.): _____

Health insurance company website: _____

Health insurance company phone number: _____

My deductible amount: _____

Membership Group Number: _____

Membership ID Number: _____

My doctor's name: _____

My doctor's phone number: _____

My monthly premium amount: _____

My copay amount: _____

It is good to know that many health insurance companies now provide access to your plan and account information online. You may have to create an online account or profile. Check with your insurance company about this.

About Mental Health America

Mental Health America (mentalhealthamerica.net), founded in 1909, is the nation's leading community-based network dedicated to helping all Americans achieve wellness by living mentally healthier lives. With our 240 affiliates across the country, we touch the lives of millions—Advocating for changes in mental health and wellness policy; Educating the public and providing critical information; and delivering urgently needed mental health and wellness Programs and Services.

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