

### A Guide to Understanding Your Health Insurance Plan

Cleveland

Cincinnati

Columbus

## What we cover today



Overview of UHCAN Ohio



Your insurance card



Choose a Primary Care Physician



Important insurance terms



Preventive Care



Feedback and Summary

# Universal Health Care Action Network of Ohio (UHCAN Ohio)

Working for quality, affordable healthcare for Ohioans

Statewide coalitions strengthen healthcare advocacy









Education on ACA and healthcare reform

Building the consumer voice

## Health Insurance Card

pack pack view

Hover over each section of the sample card below to see its purpose.

#### YOUR INSURER

ID A1234 56789

Name: JANE SMITH

**Health Plan** 

(80840) 1234567890

GRP:123456-123-12345

PCP: Dr. John Q. Physician

**Family Member** 

PCP: Dr. John Q. Physician

Family Member

PCP: Dr. Prima Rycare

Health Plan HMO/PPO/POS/EPO

 ${f R}$  BIN# 123456

PCP. \$25 SPC: \$40

ER: \$100

## When to use your insurance card

Doctor's visits

Lab or medical test

Drug store or pharmacy when filling prescriptions

Hospital

## Choosing a doctor

Can I go to any doctor



Who do I ask about a good doctor



Should I wait until I am sick to see the doctor

## Getting to know your doctor

Annual check up – know your family history



List of all your prescription drugs and supplements



Will the doctor see you the same day or short notice



Make sure you like your doctor

### Overview of insurance terms



### Insurance Terms

#### **Premiums**

The bill you pay each month.

Do you know how much that payment is?

What happens if you don't pay?

#### Deductible

Plan will pay for services covered by the plan.

Doctor visits, medicine, tests, necessary ER visits

You must pay to pay until you reach a certain amount each year.

### Insurance Terms

#### Co-pay

Amount you pay every time you go to the doctor, get medicine or go to the emergency room when you get sick.

Amount can change when you see a specialist.

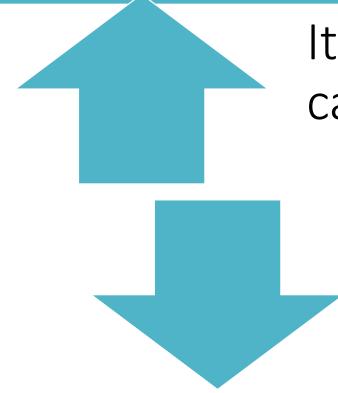
#### Co-insurance

A percentage (%) of the total charge after your deductible is met.

Office visit cost is \$100. Your

co-insurance is 20% or \$20.00

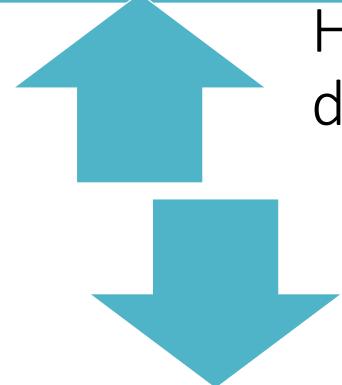
### Preventive Care



It's free!! Regular health care to keep you healthy

Identifies health concerns before they get worst

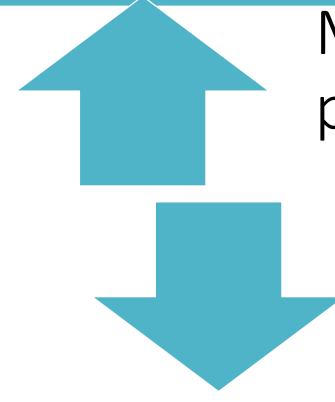
### Preventive Care



High blood pressure, diabetes screening

Flu Shots

## Preventive Screening



Mammogram and prostate exams

Help to quit smoking



## Post-workshop Survey

