

Things I Need to Know about My Visit Today

If I don't have insurance, who can I talk to today?

Enrollment specialist: _____

Phone #: _____

What services will I receive during this visit?

How can I find out if there are additional costs that I may have to pay?

Name of health insurance plan:

Benefits and Claims #: _____

If I have prescriptions, where can I pick them up?

When will I need to come back to this health center?

Who can I call if I have additional questions?

INSURANCE COMPANY NAME

COVERAGE TYPE

MEMBER NAME: JOHN DOE EFFECTIVE DATE: XX-XX-XXXX
MEMBER NUMBER: XXX-XX-XXXX

GROUP #: XXXXXX-XXX-XXX PRESCRIPTION GROUP #: XXXXX

PCP CO-PAY: \$15.00 PRESCRIPTION CO-PAY:
SPECIALIST CO-PAY: \$25.00 \$15 GENERIC
EMER. ROOM CO-PAY: \$75.00 **1** \$20 NAME BRAND **3**

MEMBER SERVICES: 1-800-XXX-XXXX
CLAIMS/INQUIRIES: 1-800-XXX-XXXX **2**

1. Co-pays for visit with primary care doctor, specialist, and emergency room
2. Phone numbers to call with questions
3. Co-pay for prescription medications

Contact Information

Address:

Phone: _____

Fax: _____

E-mail: _____



What Questions Should I Ask About My Health Insurance?

If my family and I don't have health insurance, can we enroll today?

You might be able to enroll today but it's important to find out when your plan's coverage will begin. In the meantime, you may qualify for the health center's sliding fee discount program. You can ask to talk to an enrollment specialist at the health center to learn about your options.



Farmworker Justice
www.farmworkerjustice.org



Migrant Clinicians Network, Inc.
www.migrantclinician.org



What will my health insurance cover during this visit?

Most health insurance plans must cover services that are considered essential health benefits. Some of these include:

- preventive and wellness services and chronic disease management
- pediatric care, including dental and vision
- emergency services
- hospitalization (like surgery and overnight stays)
- pregnancy, maternity, and newborn care (both before and after birth)
- mental health services
- prescription medications
- laboratory services

It's important to review and understand your health insurance plan's summary of benefits before your visit. You should contact the Benefits and Claims department for your health insurance plan with any questions about your costs for services. The number to call should be on your health insurance card.



How much will my visit cost me?

Even though certain services are covered by your health insurance, you may still have to pay a **co-pay**. A **co-pay** is the amount you pay in addition to what your health insurance covers at the time of your visit. The **co-pay** is displayed on the front of your health insurance card.

Are there additional costs I will have to pay after the visit?

Depending on your health insurance plan and the services you receive during your visit, you may have to pay more than your **co-pay**. Your health insurance plan may have a **deductible**, an amount that you are required to pay before your health insurance plan starts to pay. Your health insurance plan's summary of benefits will have more detailed information.

Will I have to pay extra for my medications?

Your health insurance will cover most prescriptions, but you may have to pay a **co-pay** depending on the medication.



If I need to see a specialist, how much will I have to pay?

The cost of a specialist will depend on your health insurance plan and your deductible. Some doctors will have an agreement with your health insurance plan, and this is called "in-network." The co-pay for a specialist "in-network" will be printed on your health insurance card. You can also use doctors outside of this network, but there will be an additional cost. It's best to confirm with your health insurance plan that your doctor is "in-network" before you make an appointment.

Can I use my health insurance if I move somewhere else?

If you move, you should contact your current health insurance plan to see if there will be a local health center at your new location that is covered by your health insurance. You also have the option to enroll in a new health insurance plan that will cover your care at your new location. Remember, if you visit doctors that are out of your plan's network, you may have higher co-pays and other costs.