



# Take Control! Using Your Insurance

## Get Connected!

Create an online account with your insurance plan so you can:

- Find a doctor, clinic, or urgent care center
- See how much is left of your deductible
- Check what is covered by your plan
- Learn about any wellness programs you can participate in for rewards

## Get Care!

**Primary Care**—You can schedule appointments when you need to. Your first stop for almost all medical issues.

**Specialists**—You may need a **referral** from your PCP before you can schedule an appointment. Most insurance plans require them.

**Urgent Care**—Great for after hours, non-life-threatening care when your PCP isn't available.

**Emergency Care**—Only for life-threatening conditions or critical injuries

## Know What's NO COST to You!

Preventive services and care are free for you. No co-pays, no co-insurance, no deductible. Includes:

- annual physical exams
- screenings to detect cancer or infection, including colonoscopies, mammograms, and more
- immunizations and vaccines
- birth control for women



*Preventive care is the best way to stay healthy and avoid expensive care.*

## Know How & When You Will Pay

- Have a plan for paying your monthly premium. Don't lose your coverage!
- Co-pays are paid when you go to the doctor, pharmacy, or clinic. Be prepared!
- You are billed later if you have co-insurance, got care not covered by your insurance, or haven't met your deductible.

## Explanation of Benefits (EOB)

- An EOB shows how much your insurance was charged, how much they will pay, and if you will owe anything.
- You get an EOB every time you use your insurance.



*An EOB helps you understand how much your care costs and what you owe.  
An EOB comes from your insurer. Bills will come from the doctor, clinic, or hospital.*

## Questions? Need Help? Contact HAAM!

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