



How to Get the Most From Your Insurance Plan



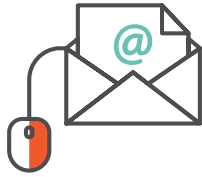
Don't Go It Alone

Insurance can be overwhelming, but you have great resources for help at your fingertips! Let HAAM (512-541-4226) and Foundation Communities (737-717-4001) guide your way forward with using insurance.



Understand Your Plan

You'll receive a number of documents when you sign up for insurance. Keep them handy as they provide information on what you'll pay for different types of services and the overall rules of your insurance plan. Reviewing your plan's "Summary of Benefits" document is important to get a general understanding of how your plan works and what it covers. Copays, deductible, co-insurance and out-of-pocket max amounts for your specific plan are found there.



Open All Plan-Related Mail and Email

It is essential you open (and read!) all documents that come your way about your insurance plan. Your insurance company will communicate with you throughout the year to provide updates on your coverage and inform you of any problems. As the consumer, you are responsible for receiving this information and responding when necessary. If ignored, essential messages can be missed and may result in irreversible changes to your coverage.

Receive a confusing document or unclear how to proceed? Simply reach out to HAAM for help! support@myhaam.org



Establish a Medical Home

Bonus – Being able to choose an in-network provider to be your main doctor, or "Primary Care Provider" (PCP), is one of the greatest benefits of having insurance coverage. Having a medical home with your PCP means increased time savings, coordination of care, routine screenings and overall ease for you. Establishing a PCP greatly increases the likelihood that you'll receive a correct diagnosis and appropriate treatment. Bonus- Being an established patient of your PCP can help you get care more quickly if you get sick in the future.

To get started, select a PCP in your network who is accepting new patients and set up a well-visit to establish care.



Stick With In-Network Providers

“In-network” providers are contracted with your health insurance company to provide services to plan members for specific pre-negotiated rates. “Out-of-network” providers are not contracted with your health insurance plan.

The least expensive health services come from doctors and hospitals who participate in your insurance network. With a few exceptions, your plan will likely not cover services you receive from “out of network” providers. Only consider going out of network if you have an urgent situation.

Check to make sure the doctors who are treating you are in your insurance plan. It’s best to confirm which hospitals are affiliated with your plan too. Keep in mind that accepting your insurance and being “in-network” are not necessarily the same thing. A physician may accept an insurance provider but that does not mean they are an in-network provider for YOUR specific plan. Always confirm with office staff.

It is up to YOU to confirm the provider is in-network before services are rendered!



Make Use of Your Covered Preventative Services

Your insurance company will pay in full for certain services even before you have met the deductible. These preventive health services, like an annual physical, screening tests and immunizations, are typically covered at no cost to you, no matter where you are with your deductible.



Get the Most Out of Maxing Out Your Deductible

Once you’ve met your deductible, in most plans you’ll pay significantly less out of pocket for any healthcare you use above and beyond that. Choose elective procedures and visit timelines wisely to make the most out of meeting your deductible. This means once you’ve already met your deductible for the year it’s time to schedule appointments to get your skin screened, your eyes checked, and any other services you need at a decreased cost.

If you know you need to use medical services this year that will require you to reach your deductible, don’t wait until the end of this year, go for it earlier in the year and get more bang for your deductible buck!



Buy Over-the-Counter Medications When You Have a Choice

Several drugs that were available only with a prescription can now be bought over-the-counter, without a prescription for a much lower price. They include drugs for heartburn, insomnia, joint pain, headaches, and seasonal allergies. Check over-the-counter options and prices before filling a prescription.

