



How to Get Health Insurance and Understand What It Covers

Health insurance choices

- Ask your parents how long you will be covered on their plans.
- If you are currently attending, or planning to attend college, ask if your school has a student health insurance program.
- If you qualify for Social Security (SSI), you automatically qualify for public insurance such as Medicaid.
- Even if you don't qualify for SSI, you may still qualify for your state's public insurance Medicaid program. To find the nearest Medicaid office, look in your local phone book under the Department of Human Services.
- Try to get a job that includes health insurance as an employee benefit.

Questions to ask when picking an insurance plan

You can get answers to these questions by calling the insurance member services telephone number or by reading the insurance company's plan of benefits:

- Is my current doctor a provider for this plan?
- Does this plan cover "pre-existing conditions?"
- If there are insurance premiums, can I afford to pay them?
- What are the deductibles and total out-of-pocket costs?
- Will this plan pay for my medications?
- Will this plan pay for other things I need for my healthcare, such as wheelchairs, prostheses, orthoses, pressure garments or catheters?

Common insurance words

- **Copayment or Copay:** A set amount of money you pay at the time that you receive services such as a doctor's visit or prescription drugs.
- **Deductible:** The amount of money you have to pay before the insurance company will start to pay for your healthcare.
- **HMO:** Health Maintenance Organization.
- **In-Network:** A service provided by a doctor or other provider who has a contract with your health insurance plan.
- **PPO:** Preferred Provider Organization.
- **Pre-Existing Condition:** Any condition or diagnosis that was diagnosed before you sign up for the insurance plan.
- **Premiums:** The amount you pay each month to the insurance company to stay enrolled.
- **Primary Care Physician (PCP):** The doctor you select to be in charge of your care. Your PCP will refer you to specialists if needed.

- **Provider:** Health care professionals or companies that an insurance plan will pay to give you care.

How to Find and Use Adult Health Care Providers

Choose a primary care physician (PCP) who works with adults

- If you see a pediatrician, ask the pediatrician for a referral to a primary care physician who works with adults.
- If you see a family practice doctor, ask if that doctor will provide adult healthcare for you.
- Call your insurance company to get a list of doctors on their provider list.
- Call an association or support group for your specific health condition and ask if they can recommend a doctor.
- Talk to friends who have the same health condition as you. Ask them who are their doctors, and do they like their current adult doctors.
- Look in the phone book.

Once you have a list of doctors, call each doctor's office and ask:

- Are they accepting new patients?
- Do they have experience working with patients with your medical condition?
- If you speak a language other than English, do they have interpreters available?
- Where is the office located? What are the days and hours the office is open?
- What hospital does this doctor use, and who will care for you if you are hospitalized?
- Once you choose your adult doctor, be sure to have at least one visit with your adult doctor before your last visit with your pediatrician.
- Your adult doctor can help you get appropriate records transferred from your pediatric doctors.

How to find an adult specialist if you need one

- Ask your pediatric specialist for a referral.
- Call your insurance company. Ask if you need to get a referral from your primary care physician before you can see a specialist.
- Tell your new adult primary care physician if you need a referral to a specialist.
- Ask your adult primary care physician for a list of specialists.

Getting Ready for a Doctor's Visit

As you get older, your doctors will be asking you more questions about your health. They want you to participate in your own care and be responsible for your health. It is important to plan ahead for your visit to the doctor. You want to make sure you get your questions answered and needs met.

How to get ready for a doctor's visit

- Call the office receptionist and make your first appointment.
- Plan how you will get to your appointment. How long will it take?
- Think about anything that's been worrying you and write it down.
- Read over your question list.
- Practice asking your questions to a friend or family member.
- If you have read anything about your condition that you have questions about, bring the article with you to the appointment.
- Make a personal health record book. Include the names and phone numbers of your doctors, appointments, health information and history, medications and treatments.

What to bring to the doctor's office

- Health insurance card.
- List of questions.
- Pencil or pen and paper to write down answers to your questions.
- Copies of records and x-rays from your pediatrician's office.
- A list of your current medications.
- Money for your copayment.