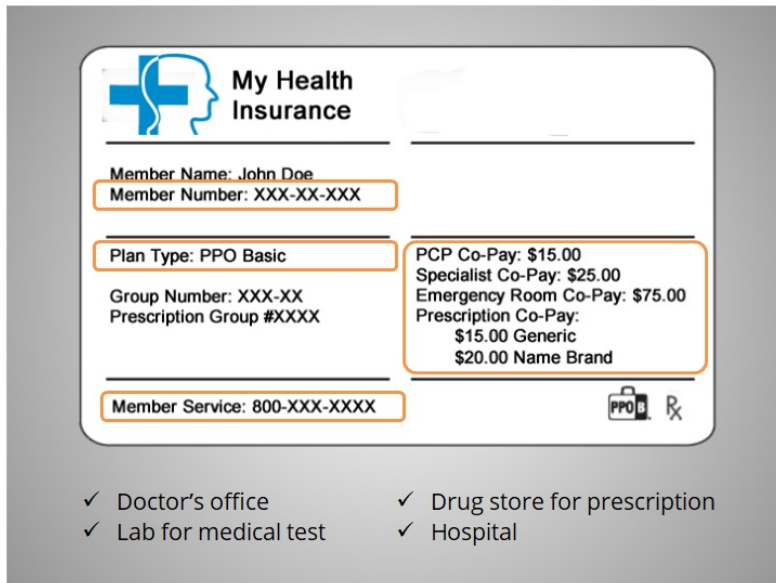
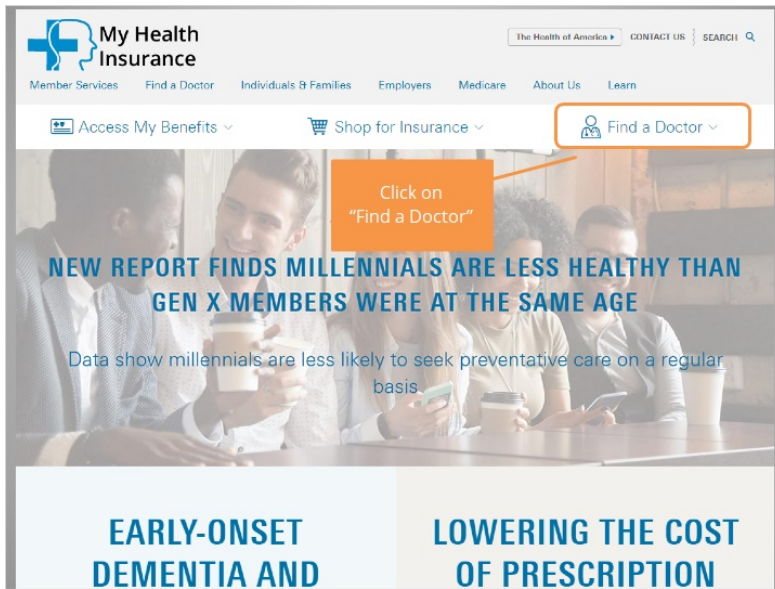


Using Your Health Insurance

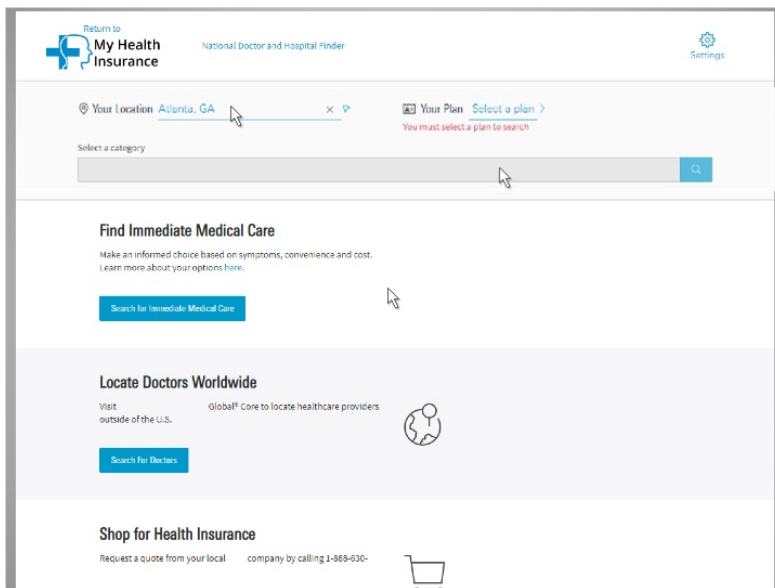


Your insurance card has a lot of important information on it including your I.D. number, the type of plan you are enrolled in, your co-pay amounts if you have any, and your doctor or provider's contact information.

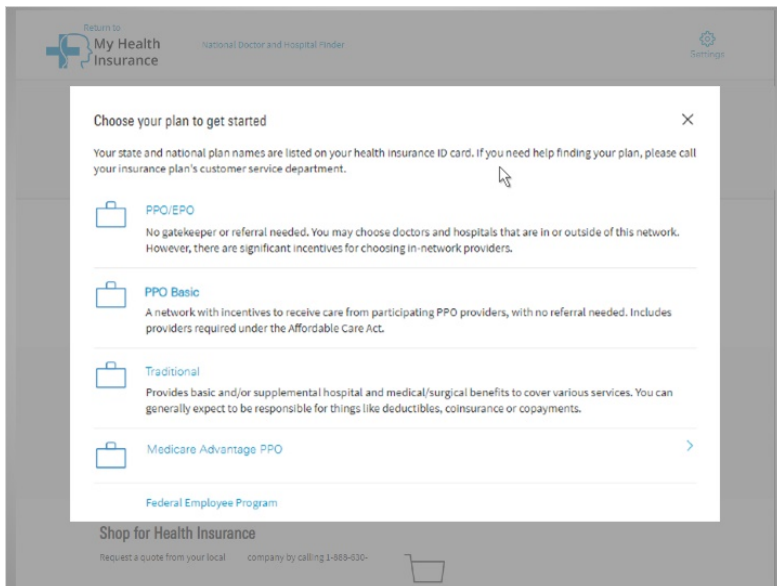
You will need your insurance card when you go to visit the doctor's office, a lab for a medical test, a drug store or pharmacy to get a prescription filled, or a hospital.



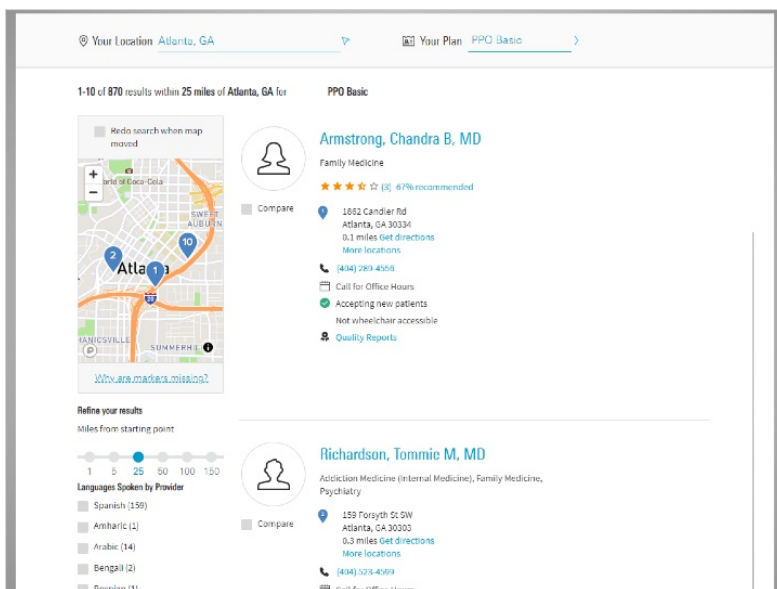
Harold uses information on his insurance card to find the website for his insurance provider. On the home page, Harold sees a link to find a doctor. Would you help out Harold, and click on Find a Doctor?



Good job! From here, Harold can fill out his location information ...



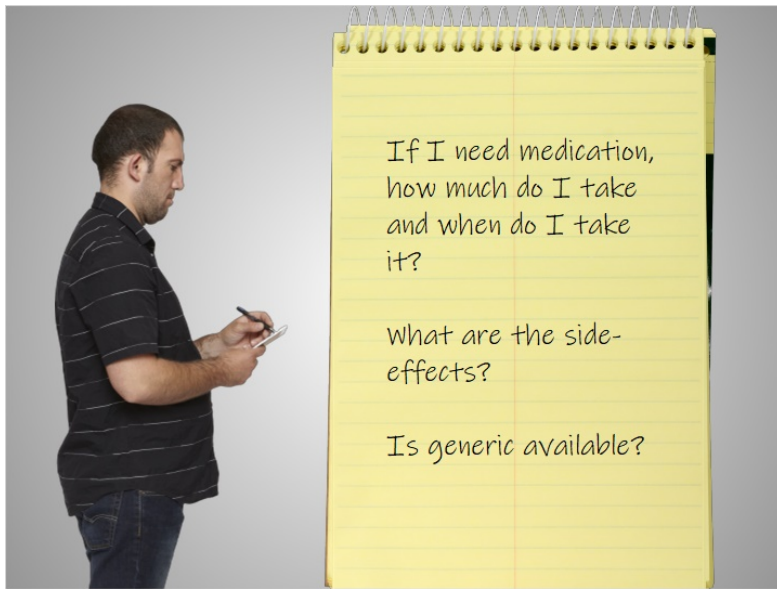
and select his insurance plan.



As he goes through the results, Harold will make sure he finds a doctor within his insurance network. If you go to a doctor who is “out of network”, you may have to pay more – or all of – the doctor’s bill on your own.

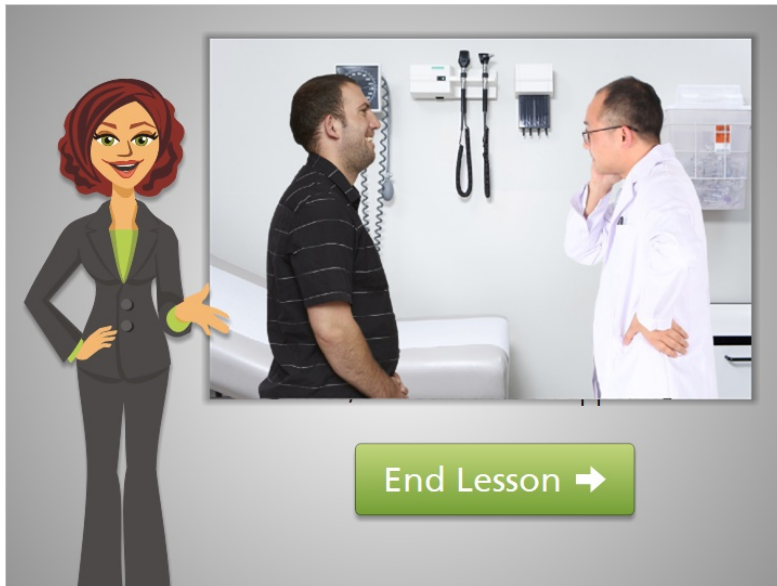


Before you schedule an appointment with your doctor, feel free to ask about their experience with patients with disabilities, LGBTQ people, and people of different ethnic or racial groups. If you have any problems, call your health plan using their contact information on your ID card.



Harold has successfully scheduled a checkup appointment as a new patient with a doctor. He writes down a few questions to ask his doctor during his visit:

- 1) How is my health? What can I do to stay healthy?
- 2) What do I do next? Do I need any tests? If so, for what?
- 3) If I have an illness or chronic condition, what are my treatment options?
What will happen if I don't treat it?
- 4) If I need medication, how much do I take and when do I take it? What are the side-effects? Is generic available?



These are important steps in everyone's health journey. In the next lesson, we'll look at some ways to take follow up action. Click on the green button to end this lesson.