

Get to Know Your Health Insurance

A Quick Guide to Getting and Using Health Insurance

Having health insurance is important because it can help protect you from high, unexpected costs if you get hurt or sick. It also allows you to get no or low-cost preventive services like shots and screening tests to regularly check in on your health. Understanding the basics of health insurance can help you maintain good health and well-being. Use this guide to learn some of the basics about health insurance.

How to Get Health Insurance for You and Your Family



Louisiana Medicaid

Louisiana Medicaid and Children's Health Insurance Program (LaCHIP) offer income-based health and dental insurance plans. To see if you are eligible and apply, visit healthy.la.gov. To learn about Healthy Louisiana services, visit myplan.healthy.la.gov/learn.



On the Job

Many people get health insurance for themselves and their families through their employer. Your options may include a Preferred Provider Organization (PPO) or Health Maintenance Organization (HMO). Check with your employer to learn more about your benefits.



Health Insurance Marketplace

If you don't have health insurance through a job and aren't eligible for Medicare or Medicaid, the Health Insurance Marketplace can help you and your children get covered. Visit healthcare.gov to review your options and apply.

Key Terms to Know

Get to know some common health insurance terms, such as:

- **Network:** the doctors and hospitals your health insurer works with to deliver health care services to its members.
- **Claim:** a request to an insurance company from your doctor or healthcare provider asking for payment.
- **Premium:** the amount you pay for your health insurance or plan each month.
- **Co-pay:** the amount you must pay to see a provider (beyond what is covered by insurance).
- **Deductible:** the amount you must pay out of your own pocket before your insurance starts to pay for services.
- **Explanation of Benefits (EOB):** a statement sent by a health insurance company explaining what medical treatments or services you received that they paid for and how much you may owe.

If you see a term you don't understand on your Explanation of Benefits or on a medical bill, look it up on HealthCare.gov/Glossary.



Your health insurance works best when you, your insurance provider, and your doctors all have the same key information. Here's what you need to know and be able to share:

Know Your Plan Type

- What type of plan do you have? It might be a Medicaid/Healthy Louisiana plan, a PPO, or an HMO plan. Your insurance card should show what type of plan you have.
- When choosing and scheduling an appointment with a doctor, make sure they accept your health insurance plan. You can do this by checking online to see if your provider is "in network" or by calling the clinic to ask.
- Check with your insurance provider to learn more about what is covered in your plan.

Other Key Information to Make Sure You Know



On your insurance card:

- Health plan policy number
- Health insurance company telephone number and website



About your doctors:

- Provider name
- Provider phone number
- If they are in network with your insurance plan



To share with doctors:

- Current contact info
 - Insurance policy number
- Your insurance plan may not pay if these are not up to date!**

Tips for Success in Managing Your Insurance & Care

- It's important to have a **Primary Care Provider (PCP)** for you and your child. Contact your health insurance provider or check their website to get a list of PCPs that can meet your needs.
- Know the steps to **continue your child's Medicaid/Healthy Louisiana insurance coverage coverage after they turn 19**. Contact your child's insurance company if you are unsure. You can also explore other coverage options at [Healthcare.gov](https://www.healthcare.gov).
- Keep your **health insurance cards** with you at all times.
- Request a **case manager** to help you with questions about paying for your care and to help connect you to the right resources and providers.
- Use your **online insurance portal** to review and update information and learn more about benefits and services that are available to you and your child. The portal can usually be found on your insurance provider's home page, but you can always call them if you can't find it.
- **Keep any appointments that you make. If you need to cancel, do it in a timely fashion.** Depending on the clinic or office policy, you may be billed for appointments if you are a "no call, no show".
- **You have the right to request a review of a medical decision.** This is called an **appeal**. For more information on how to file an appeal, check with your insurance provider or call the Advocacy Center of Louisiana at (800) 960-7705 or visit [AdvocacyLA.org](https://www.advocacyla.org).



Contact your insurance company if you need help signing up for a health plan, need general information, have questions about why your insurance did not pay for an appointment or service, or need to know how to appeal a claim that has been denied. If you or your child have Medicaid, Customer Service is available at 1-888-342-6207 for questions about your application and how to use the system.