

# I Have Health Insurance! *Now What?*



## A Guide to Using Your Private Health Insurance Plan

*Brought to you by:*

**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care Helpline - 1 (800) 965-7476  
Maine Bureau of Insurance Helpline - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

## Congratulations on Your New Health Plan!

This guide is an overview of private insurance plans and does not include details about how to use Medicaid (MaineCare), Medicare, or other types of plans.

**Note:** The examples in this guide do not reflect any specific plans. Contact an Assister or Broker about the costs and features of plans for which you may be eligible.

### Notes About My Plan

Year: \_\_\_\_\_ Application ID: \_\_\_\_\_

My Insurance Company: \_\_\_\_\_

• Website: \_\_\_\_\_

• Phone Number for Member Services: \_\_\_\_\_

Navigator, Insurance Broker, or Other Assister Who Helped Me:

\_\_\_\_\_

My Plan is Called: \_\_\_\_\_

My Member Identification Number: \_\_\_\_\_

My Plan is an  HMO  PPO

My Primary Care Provider: \_\_\_\_\_

• Website: \_\_\_\_\_

• Phone Number: \_\_\_\_\_

Other Provider/Doctor: \_\_\_\_\_

• Phone Number: \_\_\_\_\_

Other Provider/Doctor: \_\_\_\_\_

• Phone Number: \_\_\_\_\_

## What You Need to Do

Page  
4

- Understand how your insurance plan works.**  
Carry your insurance card with you. Show it when you check-in at your provider's office or go to the pharmacy.
- Pay your monthly premiums on time.** Your insurance plan may be canceled if you don't pay on time and you may not be able to sign up again until next open enrollment period. If you have a problem paying your bill, call the Assister who helped you enroll, your insurance company, or one of the 800 numbers at the bottom of this page.
- Pick a Primary Care Provider in your insurance plan's network.** This can be a doctor, nurse, or physician assistant. 7
- Get the most out of your insurance plan.** 9
- Know what to do in case of an emergency.** 10
- Get your prescription medicines.** 11
- Know how to appeal an insurance company decision.** 12  
Save your paperwork. Keep a folder for copies of letters, bills or "Explanation of Benefits" from your insurance company or provider to make sure you really owe what you are billed for. If you feel like you are being charged incorrectly, you can appeal a decision.
- Take notes** on the key points of your insurance plan, your health, and your health care. 14

**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

## Understand Your Insurance Plan

Your **Summary of Benefits & Coverage (SBC)** is an easy-to-read summary that lets you make apples-to-apples comparisons of costs and coverage between health plans. You can compare options based on price, benefits, and other features that may be important to you. You'll get the "Summary of Benefits & Coverage" when you shop for coverage on your own or through your job, renew or change coverage, or request an SBC from the health insurance company.

**Co-Pay:** A fixed fee paid directly to the provider when you get medical care (for example, \$10 for every primary care visit).

**My Co-Pay:** Primary Care: \_\_\_\_\_  
Prescriptions: \_\_\_\_\_  
Specialist: \_\_\_\_\_  
Emergency Room: \_\_\_\_\_

### Sample Insurance Card

Insurance Company Name

Plan Type

Member Name: Jane Doe

Effective Date

Member Number: XXX-XX-XXX

Group Number: XXXXX-XX

Prescription Group # XXXX

PCP Co-Pay \$15.00

Specialist Co-Pay \$25.00

Emergency Room Co-Pay \$75.00

Prescription Co-Pay

\$15.00 Generic

\$20.00 Name Brand

Member Service: 800-XXX-XXXX

**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596

**Deductible:** The amount of money you must spend each year on your medical care before your insurance plan starts paying. Insurance may pay for some preventive services, like an annual physical, even if you have not met your deductible.

**My Deductible:** \_\_\_\_\_

**Family Deductible:** \_\_\_\_\_

**Coinsurance:** A percentage you pay for most medical care **even after you meet your deductible** (for example, some insurance companies pay 80% of the bill so your coinsurance bill would be for 20% until you reach your Out-of-Pocket Maximum).

**My Coinsurance:** \_\_\_\_\_

**Out-of-Pocket Maximum:** The most you pay during a policy period before your health insurance or plan starts to pay 100% for covered services. This maximum does not include your monthly premium.

**My Out-of-Pocket Maximum:** \_\_\_\_\_

**Family Out-of-Pocket Maximum:** \_\_\_\_\_

**Monthly Premium:** A fixed amount that you pay each month for your insurance plan. If you miss payments or pay late, your coverage could be canceled.

**My Monthly Premium:** \_\_\_\_\_

Go to page 2 to note the name of your insurance company and the contact information.



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596

# How You and Your Insurer Share Costs—Example

Jane's Plan Deductible: \$1,500 | Coinsurance: 20% | Out-of-Pocket: \$5,000 | Co-Pay: \$0

Jan. 1<sup>st</sup>  
Beginning of  
Coverage Period



Jane hasn't reached her \$1,500 deductible yet. Her plan doesn't pay any of the costs.

Office Visit Costs: \$125  
Jane Pays: \$125  
Her Plan Pays: \$0

Note: All plans pay 100% of included preventive services from the start.



Jane has reached her \$1,500 deductible, coinsurance begins.

Jane has seen a doctor several times. Her plan pays some of the costs.

Office Visit Costs: \$75  
Jane Pays: 20% of \$75 = \$15  
Her Plan Pays: 80% of \$75 = \$60

Note: Some plans require the patient to pay a "co-pay," a fixed amount per visit or per prescription filled.



Jane reaches her \$5,000 out-of-pocket limit. Jane has seen the doctor often and paid \$5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office Visit Costs: \$200  
Jane Pays: \$0  
Her Plan Pays: \$200

End of  
Coverage Period  
Dec. 31<sup>st</sup>



# enroll207.com

Your Maine Connection to the Health Insurance Marketplace

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

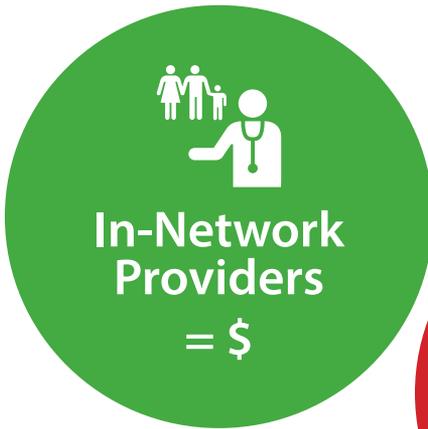
## Pick a Primary Care Provider in Your Network

Pick a Primary Care Provider (PCP) from your insurance plan's network of providers. Most kinds of plans give you the best deal when you use providers in their network because they have contracts to provide you with the best rates (look on page 13 for the most common types of plans). Your insurance plan may not pay at all for care with non-network PCPs or specialists.

Your PCP is your "medical home" where you call or visit each time you need medical care. They keep your medical record and help you get services from any specialists or other health professionals that you need.

Providers include a wide variety of health professionals: Doctors, Nurse Practitioners, Mental Health Specialists (also called Behavioral Health Specialists or Counselors), Dentists and others.

(Continued)



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596

## Pick a Primary Care Provider in Your Network (Continued)

To find the names of providers near you who are in your insurance plan's network, you can:

- Contact your insurance company by phone. This number is on your insurance card.
- Look on your health insurance company's website.
- Look in your insurance handbook to see which providers will accept your plan.
- Call your provider's office. Ask them: 1. Do you take my insurance? 2. Are you in my plan's network?

Your insurance company may assign you to a PCP. Usually you can change providers if you don't like the one they assigned you. Contact your insurance company to find out how.

If you need a special treatment, service, or medical equipment, sometimes you need to get approval in advance from the insurance company. This is called Prior Authorization. Prior Authorization is when your insurance company requires that a decision be made that the service is medically necessary before you receive it. You can ask your provider whether or not you need Prior Authorization.

If you need special treatment, be sure to check on whether your local hospital or specialists are part of your plan's network.



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596

## Get the Most Out of Your Insurance Plan

Get preventive care to keep you healthy, avoid emergency room visits, and save you money. Many insurance plans include coverage of Essential Health Benefits to help you stay healthy, including:

- Care for new mothers and babies
- Counseling and substance abuse services
- Prescription medicines
- Laboratory services
- Help in managing diseases like diabetes or high blood pressure
- Other preventive and wellness services
- Services for kids (for example, vision checks)

Some of these services may be covered before you reach your deductible. Some preventive services are free!



**Note:** All Qualified Health Plans purchased through the Health Insurance Marketplace cover the Essential Health Benefits. Some grandfathered plans or employer-provided plans from outside the Marketplace do not.

**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

## What to Do in Case of an Emergency

Only use an emergency room if you have a real emergency, such as any severe pain, like chest pain or stomach pain. Urgent care facilities, sometimes called Quick Care, Express Care, or First Care, are a good choice when you need to see a provider quickly, but your life is **not** in danger. They almost always cost less than going to the emergency room.

Contact your insurance company to ask about in-network urgent care facilities near you.

If you have an emergency or life-threatening situation, call 9-1-1 or go to the nearest emergency room. In an emergency, you should get care from the closest hospital that can help you. Your insurance company can't require Prior Authorization before going to the emergency room. Your insurance company can't charge you more for getting emergency room care at an out-of-network hospital. You may still have to pay for emergency services, depending on your plan.

See page 7 to learn about in-network and out-of-network providers. The difference in cost of different kinds of care looks like this:

<b>Primary Care Visit</b>	\$
<b>Specialist Visit</b>	\$\$
<b>Urgent Care Visit*</b>	\$\$\$\$\$
<b>Emergency Room Visit</b>	\$\$\$\$\$\$\$\$\$

\*If your plan has co-pays, your co-pay for urgent care may not be much more than your co-pay for a doctor visit.



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596

## Get Your Prescription Medicines

Insurance plans help pay the cost of some prescription medicines. You may be able to buy other medicines, but those on your plan's approved list, called the "formulary," usually cost less (look on page 13 for information on categories of prescriptions). Always give your pharmacy your health insurance card. Prescriptions that you pay for will count toward your out-of-pocket maximum.

To find out which prescriptions are covered through your plan:

- Visit your insurance company website.
- Call your insurance company directly to find out what is covered.

If the pharmacy says that your insurance plan doesn't cover your medicine, some insurance companies may provide a one-time refill. Ask your insurance company if they offer a one-time refill until you can talk about next steps with your provider.

You can ask your insurance company to make an exception for you, so you can get a prescription medicine that's not normally covered by your insurance plan. Your provider must tell your insurance plan that you need this drug because:

- All other drugs covered by the plan have not worked or will not work as well as the drug the provider has prescribed.
- All other drugs covered by your insurance plan have caused or could cause harmful side effects.

It is a good idea to talk with your providers about the best affordable medications for you, based on your plan.



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

## Know How to Appeal an Insurance Company Decision

You will get an “**Explanation of Benefits**” (EOB) from your insurance company after you visit a doctor, clinic, or hospital. It tells what services they paid or did not pay for, and why. If they did not pay for a service you think they should have, you can appeal their decision not to pay.

Your insurance company must explain in writing why they denied coverage within a set amount of time. They also must let you know how you can appeal their decisions. If the timeline for the appeals process would seriously put your life at risk, or risk your ability to fully function, you can also file an “expedited” appeal that would get you a quicker decision.

If you need assistance filing an appeal, you can contact Maine’s Consumer Assistance Program:



**Consumers for  
Affordable  
Health Care**

**1 (800) 965-7476 (interpretation available by phone)**  
**TTY: 1 (877) 362-9570 | [MaineCAHC.org](http://MaineCAHC.org)**

You can also contact Maine’s Bureau of Insurance (BOI) to file a complaint and start an investigation against an insurance company. The BOI encourages you to call about any problems you have with a claim denial or service you receive from your insurance company.

## Maine Bureau of Insurance

**Consumer Assistance Hotline:**

**1 (800) 300-5000 (In-State Only) | [Maine.gov/Insurance](http://Maine.gov/Insurance)**  
**TTY: Please use Relay 711**

**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

## Different Kinds of Plan Networks

### Health Maintenance Organization (HMO) Plans:

- HMOs only pay providers inside their network.
- You usually must have a primary care provider.
- You usually need a referral to see a specialist.

### Preferred Provider Organization (PPO) Plans:

- PPOs have networks.
- You can get care outside your network—but you will pay more for that care. And be careful: out-of-network care has separate out-of-pocket maximums and deductibles from in-network care.
- You usually don't need a referral to see a specialist.

See page 7 to learn about in-network and out-of-network providers.

### Different levels or categories of prescriptions:

- \$ **Tier 1**—Generic drugs
- \$\$ **Tier 2**—Preferred, brand-name drugs
- \$\$\$ **Tier 3**—Non-preferred, brand-name drugs. These are also brand-name drugs, but are “non-preferred.”
- \$\$\$\$ **Tier 4**—Some plans use this tier for specialty drugs, while other plans have a separate “specialty” tier.



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

## Notes



**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596

The **Health Insurance Marketplace** is a resource where individuals, families, and small businesses can learn about their health coverage options; compare health insurance plans based on costs, benefits, and other important features; choose a plan; and enroll in coverage.

**1 (800) 318-2596 | TTY: 1 (855) 889-4325 | [HealthCare.gov](https://www.healthcare.gov)**

**Consumers for Affordable Health Care (CAHC)** is a nonprofit, non-governmental advocacy organization committed to helping all Maine people obtain quality, affordable health care. The CAHC HelpLine gives free information and help on health coverage and health care costs. All calls are confidential.

**1 (800) 965-7476 | [MaineCAHC.org](https://www.maineCAHC.org)**

The **Maine Bureau of Insurance (BOI)** regulates the insurance industry through examining and licensing procedures of insurance companies, licensing producers, reviewing rates and coverage forms, conducting audits, and by sponsoring programs that enhance awareness of and compliance with State laws.

**Consumer Assistance Hotline:**

**1 (800) 300-5000 (In-State Only) | [Maine.gov/Insurance](https://www.maine.gov/Insurance)**

**TTY: Please use Relay 711**

Adapted from materials created by:

- [HealthCare.gov](https://www.healthcare.gov)
- Consumers for Affordable Health Care
- [DoL.gov/EBSA/pdf/SBCUniformGlossary.pdf](https://www.dol.gov/EBSA/pdf/SBCUniformGlossary.pdf)

**enroll207.com**

is a project of the Maine Health Access Foundation, the state's largest health care foundation. The purpose of enroll207.com is to connect Mainers to certified Assistants who can help review new options for health insurance through the Maine Health Insurance Marketplace.

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476  
Maine Bureau of Insurance HelpLine - 1 (800) 300-5000  
Health Insurance Marketplace - 1 (800) 318-2596

**enroll207.com**

*Your Maine Connection to the Health Insurance Marketplace*

Consumers for Affordable Health Care HelpLine - 1 (800) 965-7476

Maine Bureau of Insurance HelpLine - 1 (800) 300-5000

Health Insurance Marketplace - 1 (800) 318-2596