Here’s what you need to know!

- The name of your insurance company.
- The best way to contact insurance company.
- What your policy covers.

Insurance can be confusing. But learning about it is another step in managing your health care.

Asking these questions can help:

Do you need referrals to see a specialist?

Do you need prior authorizations for any services or equipment?

How do you get referrals and prior authorizations?
Take Control of Your Health: Managing Your Insurance

Get answers to the following questions in to avoid losing coverage!

- How long can you stay on this insurance policy?
- Are there forms you need to fill out to remain covered?
- What do they look like?
- How often do you need to update them?

Health Insurance Lingo to Learn:

**Co-Pay**: The amount you have to pay each time you receive service. For example, you might pay $25 for each doctor’s visit.

**Co-insurance**: Similar to co-pay, but this is usually a percentage % of the total cost. For example, you might pay 30% of the cost of a brand name medication.

**Deductible**: The amount you have to pay on your own before the insurance company begins to pay for medical expenses.

**Premium**: The amount it costs each month to maintain insurance.

To learn more about your own insurance policy:

- Check out your plan’s website.
- Review your Summary of Benefits and Coverage.
- Review your policy handbook.
- Call the client services number on your insurance card.
- Call New Hampshire Family Voices. We are here to help!

New Hampshire Family Voices
(603) 271-4525 NHFV.org

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