

What **YOU** should know about **Your** medical insurance

Use this worksheet when you get your plan information book and fill it out and keep a copy of it in your phone that you can reference. Call the number on your card if you can't find the answers in the plan brochure. It is your responsibility to know your insurance benefits. Keep a copy of your cards front and back in your phone.

We need at least 72 hours to do a referral or preauthorization

Primary insurance _____

Secondary insurance _____

Do you have an annual deductible and how much? _____

Does your plan pay 100% after the deductible or only a percent to an out of pocket max? How much is your office copay for primary care? _____

How much is your office copay for a specialist? _____

What is your pharmacy benefit? _____

Do you have to use a certain chain of pharmacies to receive the lowest price? _____

Do you have to use a mail order pharmacy at a certain point to receive the lowest price? _____

Can you get 30 or 90 days from a local pharmacy? _____

Are your medications on the formulary preferred list? _____

Does your insurance have a network of doctors and hospitals or can you go anywhere?

Are there in network and out of network benefits and how much? _____

Are the doctors you regularly see in network and participating with the plan. Check with them

Are there certain hospitals you have to go to for non emergencies? _____

What lab do you have to use? _____

Where can you go for physical therapy? _____

Do you have vision coverage for well visits and problem visits? _____

Do you need referrals or authorizations to see a specialist? _____

Do you need referrals or authorizations to get studies like X-rays done? _____

Do you need referrals or authorizations to get studies like CT or MRI done? _____

Are visits to an urgent care center covered and what is the copay? _____

Are visits to an emergency room covered and what is the copay? _____

Can you go to an urgent care center out of state or network? _____