

Take Control of Your Health: Managing Your Insurance

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?

New Hampshire
FAMILY VOICES®
(603) 271-4525 NHFV.org



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

