

UNDERSTAND YOUR HEALTH COVERAGE

Know that your health matters – to you and to those you love – so take advantage of the benefits you have available. Your health insurance affords you many free services that can keep you healthy.

Your card may look different, but should have the same info.

INSURANCE COMPANY NAME

Member Name

Member Number **1**

Insurance Start Date

Group Number **2**

Primary Care Physician

Copayment **3**

Rx BIN: **4**

Rx PCN:

1 MEMBER NUMBER: used to identify you so your provider knows how to bill your health plan

2 GROUP NUMBER: used to track the specific benefits of your plan; some cards may not have this

3 COPAYMENT: the amount you pay for health services; some cards may not include this information

4 PRESCRIPTION (Rx): this information tells the pharmacy what your plan covers and any copay you owe

THE BACK includes important phone numbers. Medicaid cards include medical transportation services that are covered

FREQUENTLY ASKED QUESTIONS

What are some of the services your health insurance or Medicaid cover?

- Doctor visits
- Hospitalization
- Ambulatory surgical care
- Medically necessary transportation
- Lab testing
- Medical supplies
- Mental health services
- Physician and nurse practitioner services
- Home care services

Save visits to the emergency room for serious illnesses or injuries.

What is a PCP? A Primary Care Physician is a doctor that will be your primary point of contact for health services. Your PCP provides “routine care” – annual check-ups, health screenings, care for diabetes and high blood pressure, and treatment of minor illnesses.

Why do I need an annual check-up? Annual check-ups with your PCP include checking your blood pressure, cholesterol, and blood sugar levels for diabetes. Knowing your numbers helps you manage your health.

How much do I pay? Every insurance is different. Your insurance company should provide a Summary of Benefits and Coverage to help you understand the services it covers. Here are explanations of some key terms:

- **Network:** these are the facilities and providers your health insurer includes in your plan to offer services.
- **Deductible:** the amount you pay for health care services before your insurance begins to pay; no copay is required for free services, immunizations, and family planning.

For more information contact:

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