



**DestinationHealth**

# Make Your Health Care Work For You

What's Inside:

- What you pay for health care
- What services your health insurance pays for
- How to get health care

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# About Destination Health

Get the most out of your health insurance by getting the care you need. Destination Health has tools and information to help you make your health insurance and health care work for you.

Read this booklet or visit our website to understand:

- What you pay for health care
- What services your health insurance pays for
- How to get health care
- The value of getting the right care, in the right place, at the right time



For videos and other resources visit [www.DestinationHealth.me](http://www.DestinationHealth.me)



**Your Health. *Your Life.***



You can use your health insurance to get care when you are sick, but it is more important to get care to help you stay healthy.

Regular medical, dental, and vision check-ups give you a chance to ask questions about your health, understand your risk for certain diseases, and check for symptoms that can go unnoticed. Regular check-ups can help find and treat problems before they get more serious.

## Free preventive services

Preventive care is so important that these services are covered once a year at no additional cost to you. That means you will not be charged a co-pay or co-insurance. This is true even if you haven't met your deductible for the year.

- Birth control
- Blood pressure screening
- Breast cancer screening (mammogram)
- Cholesterol screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Drug, alcohol, and tobacco misuse counseling
- Flu shots
- HIV and STD screening and counseling
- Routine vaccinations

There are certain limits based on your age and risk factors. For a full list of free preventive services visit [HealthCare.gov/preventive-care-benefits](https://www.healthcare.gov/preventive-care-benefits).



## How to Get Health Care

Now that you have health insurance, make sure you are getting the most out of it by getting the health care you need. Most of the time, the best choice you can make is to go to a doctor's office, clinic, or urgent care in your community. In general you will pay less for care at a doctor's office or clinic and you won't have to spend as much time in the waiting room.

### When to go to the ER

Go to the Emergency Room if you have a true emergency. If you don't have time to make a call, or can only call 911, then it is a true emergency and you should go to the ER. Otherwise, if you're not sure where to go for care call your health care provider or your insurance company's advice nurse to find out.




## Here are the steps to getting health care:

### 1. **Decide what kind of health care provider you need.**

There are lots of different kinds of health care providers. Some are doctors who focus on certain types of diseases (specialists), some are doctors who focus on general issues, and some are physician's assistants or nurse practitioners who aren't doctors but who do have a lot of training and can provide very good health care.

Different Kinds of Primary Care Providers:

- General practice
- Family practice
- Internal medicine
- OB/GYN (women's health only)
- Geriatrician (older adults)
- Pediatrician (children)
- Nurse practitioner
- Physician assistant




Think about your needs and choose the kind of person you want to be your primary care provider—or main health care provider. Also think about things like where you want your provider’s office to be? Whether you need night and weekend hours? Do you want your provider to speak a certain language? Do you want your provider to be the same gender as you?

**2. Find providers who take your insurance.** Next find health care providers who meet your requirements and take your health insurance. You can find this out by calling the member services number on your insurance card or going to your insurance company’s website. Make a short list of possibilities and then prioritize them. You can find out which ones you might like most by researching them—read reviews and talk to friends and family to get recommendations.

**3. Choose a provider and make an appointment.** Don’t wait until you are sick; call the provider’s office to make an appointment right away. When you are a new patient you may have to wait one or two weeks to get an appointment. When you call to make your appointment tell the person on the phone that you are a new patient and confirm that they take your insurance.





**4. Go to your appointment.** Pick the right place and the right type of health care provider for you and get to know that person so you feel comfortable going to him or her for your health care needs. Prepare for your first appointment by thinking about your health goals as well as your personal and family health history. Your appointment might be short. Make the most of the time you have with your health care provider by preparing your questions and concerns before you go. If you don't like the provider you can switch by repeating steps 2 and 3.

**5. Have a checkup at least once a year to make sure you stay healthy and catch any issues early.** Remember annual checkups are at no additional cost to you.

You should have one main health care provider or primary care provider, but you will probably get health services in other places too. Use the pages at the back of this booklet to keep track of where you and your family get your care.

To watch a video about this topic visit [www.DestinationHealth.me](http://www.DestinationHealth.me)



## Health Insurance: What's Covered?




If you have health insurance, you can have peace of mind. You won't have to pay as much out of pocket if you have a medical emergency or need to go to the hospital. You won't have to pay as much when you go to the doctor. You won't have to pay as much for your medicines. But, it is important to know the benefits of your health insurance plan and what services are covered because not all insurance plans cover the same things.

In Maryland, all of the private insurance plans must pay for certain basic services; these are called essential health benefits.



## Essential health benefits

- Doctor visits
- Hospitalization
- Emergency care
- Maternity and newborn care
- Pediatric care (children)
- Dentist visits for children
- Vision care for children
- Prescription drugs
- Laboratory tests
- Mental health care
- Substance abuse treatment
- Preventive care/checkup (no additional cost)
- Disease management (no additional cost)



Within these essential benefits, there are some limitations. For example, there are a lot of prescription drugs that are very similar. An insurance company may cover one drug but not another. So, if your doctor prescribes a medicine it is important to make sure it is on the list of drugs that your insurance will pay for—this list is called a formulary.

Another example is tests. Lab tests are covered by all insurance but your insurance company may only pay once a year for certain tests.

**How can you find out what treatments your insurance will pay for?** To find out what treatments, tests, and medicines are covered call the member services number on your insurance card. This is an especially important step to take before having any major or expensive treatments.

**How can you find out what a procedure will cost?** In Maryland, the cost of all hospital procedures is set by a state agency. What a procedure will cost you depends on the co-pay and co-insurance in your insurance plan and whether you have met your deductible.

To watch a video on this topic visit [www.DestinationHealth.me](http://www.DestinationHealth.me) or read the section on MoneyTalk.



## Money Talk: What You Pay for Health Care


Health insurance is complicated but also very valuable. What you pay for health insurance and health care can leave you scratching your head. There are three basic ways you pay.

**Premium:** This is the amount you must pay regularly to your insurance company. It is like a membership fee. It is very important to pay this amount every month when it is due. If you miss a payment, you could lose your insurance.

**Co-Pay:** This is the amount you pay when you get a health service. A health service can be anything from a doctor's visit to picking up prescription medicine. Your co-pay is a set amount broken down by the service type: primary care visit, specialty care visit, medicine, ER or hospital visit, etc. Most co-pays are between \$5 and \$30 depending on the service.

### Choosing a Health Insurance Plan

When choosing a health insurance plan, remember that Silver plans with high premiums have lower deductibles. Bronze plans with lower monthly premiums have high deductibles that you must reach before your insurance starts paying.




Emergency room and hospital co-pays are more expensive. They could be as high as \$300. Your co-pays are listed on your insurance card, if you can't find them call the member services number to ask for help.

**Co-Insurance:** This is also an amount you pay when you get a health service. It is a portion of the total cost of the service, not a fixed amount. Your health insurance company is sent a bill for the rest of the total cost, but they don't pay until you have spent down your deductible. If your health insurance doesn't pay for a service you get the bill.

**Deductible:** This is the amount you must pay each year before your insurance starts paying. When you receive a health service you will pay the co-pay. That amount is taken off of the full cost of the service and then a bill is sent to your insurance company. If you've already met your deductible for the year the insurance company pays the remainder of the bill and that is the end of the story. If you haven't met your deductible your insurance company will not pay the balance and your health care provider will send you a bill. Your insurance company will keep track of these amounts so they know when you meet your deductible and it is time for them to start paying.

# How Your Deductible Works

		Deductible	\$300
<b>Service 1:</b>			
Doctors Visit (check-up)	\$ 75		
Co-pay	\$ - 10		\$ - 10
Balance sent to insurance	<b>\$ 65</b>		<b>\$ 290</b>
Insurance pays balance. You don't have to pay down your deductible for preventive services.			
		Remaining deductible	
<b>Service 2:</b>			
X-ray	\$ 290		
Co-insurance (20%)	\$ - 58		\$ - 58
Balance sent to insurance	<b>\$ 232</b>		\$ - 232
Insurance company refuses to pay balance. Bill sent to you.			\$ 0
		You have met your deductible.	
<b>Service 3:</b>			
Physical therapy	\$ 250		
Co-insurance (20%)	\$ - 50		\$ - 50
Balance sent to insurance	<b>\$ 200</b>		
Insurance pays this.			



In general, insurance plans with low monthly premiums have high deductibles that you must reach *each year* before your insurance starts paying. Plans with high premiums have lower deductibles.

### Co-pay vs co-insurance:

It is easier to know what you pay for health services with co-pay than health services with co-insurance. With a co-pay you pay a fixed amount no matter the cost of the service and no matter how much of your deductible is left. With co-insurance you pay a percentage of the total cost.

Remember, your insurance card is your ticket to getting care. Always carry it with you so you have it whenever you need a health service or to purchase medications.

For more information or to watch a video about this topic visit [www.DestinationHealth.me](http://www.DestinationHealth.me).





## Preparing For Your Check Up

Regular check-ups can help find and treat problems before they get more serious. Check-ups are often called preventive care because they help to prevent you from getting sick or solve a health problem before it gets worse.

Here are some simple steps you can take to get the most out of your check-up:

1. **Think about your personal health care goals.** What do you want to get out of your health care visit?
2. **Make a list of questions or things you want to talk about at the appointment.**
3. **Find out about your personal health history.**
  - o Allergies
  - o Existing illnesses
  - o Vaccination record
  - o Childhood diseases
  - o Surgeries



- Personal habits (for example, exercise habits, eating habits, tobacco and alcohol use)

**4. Find out about your family health history.** For example, have any of your close relatives had:

- Cancer
- Heart disease
- Stroke
- Diabetes

**5. Take notes to help you remember what you talked about with your health care provider.**

**6. Remember, it is your appointment.** Feel free to ask questions and ask your health care provider to repeat something if you don't understand.

Whether you have had a check-up or a sick visit, there may be things you need to do afterwards like going to a lab for a test or taking a medicine. Before you leave the appointment, make sure you know what to do next. If you aren't sure, don't be afraid to ask.

To watch a video about this topic visit  
[www.DestinationHealth.me](http://www.DestinationHealth.me)



## My Health Care Providers

You should have one main health care provider or primary care provider, but you will probably get health services in other places too. Lots of doctor's offices and clinics send you to other places to pick up medicines and get lab tests and screenings. You may also see doctors who are specialists in treating a particular condition.

Use this sheet to keep track of where you and your family get your care.

My Provider	Provider Name:			
	Practice (name of clinic):			
	Address:			
	Street	City	State	Zip
	Phone:			
	Answering Service (for after-hours questions):			
Days and times when open:				

Spouse/Partner's Provider	Provider Name:			
	Practice (name of clinic):			
	Address:			
	Street	City	State	Zip
	Phone:			
	Answering Service (for after-hours questions):			
Days and times when open:				

Child's Provider (Pediatrician)	Provider Name:
	Practice (name of clinic):
	Address:
	StreetCityStateZip
	Phone:
	Answering Service (for after-hours questions):
Days and times when open:	

Pharmacy	Name of Pharmacy: (e.g. CVS, RiteAid, Giant)
	Pharmacist:
	Address:
	StreetCityStateZip
	Phone:
	Days and times when open:

Specialist	Specialty:
	Whose Provider: (Who in the family sees this specialist)
	Provider Name:
	Practice (name of clinic):
	Address:
	StreetCityStateZip
	Phone:
	Answering Service (for after-hours questions):
	Days and times when open:

Specialist	Specialty:			
	Whose Provider: (Who in the family sees this specialist)			
	Provider Name:			
	Practice (name of clinic):			
	Address:			
	Street	City	State	Zip
	Phone:			
	Answering Service (for after-hours questions):			
Days and times when open:				

Specialist	Specialty:			
	Whose Provider: (Who in the family sees this specialist)			
	Provider Name:			
	Practice (name of clinic):			
	Address:			
	Street	City	State	Zip
	Phone:			
	Answering Service (for after-hours questions):			
Days and times when open:				

Specialist	Specialty:
	Whose Provider: (Who in the family sees this specialist)
	Provider Name:
	Practice (name of clinic):
	Address: Street City State Zip
	Phone:
	Answering Service (for after-hours questions):
	Days and times when open:

Specialist	Specialty:
	Whose Provider: (Who in the family sees this specialist)
	Provider Name:
	Practice (name of clinic):
	Address: Street City State Zip
	Phone:
	Answering Service (for after-hours questions):
	Days and times when open:

Specialist	Specialty:
	Whose Provider: (Who in the family sees this specialist)
	Provider Name:
	Practice (name of clinic):
	Address:
	Street City State Zip
	Phone:
Answering Service (for after-hours questions):	
Days and times when open:	

Specialist	Specialty:
	Whose Provider: (Who in the family sees this specialist)
	Provider Name:
	Practice (name of clinic):
	Address:
	Street City State Zip
	Phone:
Answering Service (for after-hours questions):	
Days and times when open:	

Hospital	Name of Hospital:
	Address:
	Street City State Zip
Days and times when open:	



## Personal and Family Health History

It is important for you and your health care provider to know your health history and the health history of your closest family members.

Allergies	
What Are You Allergic To?	What Happens? (Symptoms/Reactions)

Other Conditions	
Condition	Who in the family has this condition (Self/Parent/Sibling)
Asthma	
Cancer (Type): _____	
Diabetes (Type): _____	
Heart Disease	
High Blood Pressure	
High Cholesterol	
Stroke	
Depression	
Other	





## My Medications

Use this space to keep a record of the medicines you take and any changes that your health care provider makes.

Medication Name	Why do you take it?	How much? (Dose)	How do you take it? (Mouth or Injection)	When do you take it?	When did you start taking it? (Year)	Notes
(e.g.) Synthroid	Thyroid	1.25mcg	Mouth	am	2002	

Medication Name	Why do you take it?	How much? (Dose)	How do you take it? (Mouth or Injection)	When do you take it?	When did you start taking it? (Year)	Notes

Vaccinations (please write the date of your last:		
Influenza (Flu Shot):	Tetanus shot:	Pneumococcal:
Pneumonia vaccine:	Shingles shot:	Other:
Vaccinations:		

## Destination Health

Destination Health is an initiative of the Primary Care Coalition in collaboration with Montgomery Community Media, and the Capital Region Health Connector, with funding from the Kaiser Community Fund and Kaiser Permanente of the MidAtlantic. This document has not been reviewed or approved by Montgomery County Department of Health and Human Services (DHHS).

*The Primary Care Coalition is a nonprofit organization. PCC works with clinics, hospitals, health care providers, and other community partners to coordinate health services for vulnerable community members who have medically and socially complex lives. Learn more at [www.PrimaryCareCoalition.org](http://www.PrimaryCareCoalition.org).*



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