

# How to Use Health Insurance

Now that you have health insurance, you are able to get the health care you need, when you need it. You won't have to wait until your medical issues are really serious to seek treatment. You can pick a medical provider you like who is located in a place that's convenient for you, and build a relationship with him or her that helps you take charge of your health. This fact sheet explains how to get started using your health insurance. If you have more questions, remember that you can always call your health insurance company or your medical provider directly.

**Your Good Health Matters.** Good health means that you take care of your body and mind by exercising, eating right and taking time to relax. When you are healthy, you are more able to do things you enjoy. You feel good, and that helps your mood and your relationships. An important part of staying healthy is getting regular check-ups. At check-ups, your doctor will make sure that your heart, lungs and the rest of your body are in good shape.

Check-ups are a way to catch medical problems before they get worse, and to help manage medical problems you may already have. They are also a good time for you to ask questions about both your mental health—how you are dealing with your emotions—and your physical health—how your body feels.

**Understand Your Health Insurance.** Every health insurance plan is different, so it's important to check your plan to see what services it covers. If you have questions about your plan or benefits, you can call the insurance company and ask that a person explain them to you.

- A **primary care physician** is your main doctor. He or she takes care of your general health and may refer you to specialists for help with specific illnesses.
- A **specialist** is a medical provider with extra training in a specific type of medical condition. For example, a cardiologist is trained in heart health, while a psychologist is trained to evaluate and treat mental and emotional issues. Make sure you understand the process for seeing a specialist under your plan. Sometimes you can only see specialists after you see your main doctor.

**Find a Health Care Provider.** If you don't already have a health care provider, or if your current provider is not part of your new insurance plan, how do you find one?

- **Ask people you trust.** Ask your friends and family about who their doctors are.
- **Check your plan's provider network.** Your insurance company should have a list of providers they work with on the insurance company's website or you can contact the insurance company's member services office.
- **A good fit matters.** Contact your plan if you are assigned a provider and you want to change. It's your health, your body, and your right to see a provider who makes you feel comfortable.
- **Find a match.** Think about what you want and need from a provider. You may want to look for providers who are close to your home, whose office hours are convenient or if someone in their office speaks your language.

**Primary Care Visit Versus the Emergency Room.** If this is the first time you have health insurance, previously you may have gone to the emergency room or the urgent care clinic for most of your medical needs. Now you have a regular health care provider and your health insurance will help pay for



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your visits. This means you'll have a relationship with this doctor and can get care for your medical issues right away while they're easier to treat. It's time to get in the habit of seeing your primary doctor for care.

### **Make Your Appointment**

- **Make the call.** Call the provider's office and explain that you're a new patient. Provide the name of your insurance plan and ask for an appointment with the doctor you selected.
- **Explain what you need.** Perhaps you want a check-up or you're having problems with depression, aches and pains or an illness like the flu. Be clear about why you want to see the doctor.
- **Ask about paperwork.** Find out if you need to bring medical records, insurance cards or other paperwork to your appointment.
- **Write down the date.** Sometimes for first appointments you may have to wait a few days or even a few weeks. Ask about the office's cancellation policy in case you have to cancel.

**Be Prepared For Your First Visit.** Arrive a few minutes early to fill out any paperwork, and possibly to pay your copay.

- Have your insurance card with you, as well as any paperwork the office sent you ahead of time.
- Bring a photo ID.
- Bring enough money for your copayment (if there is going to be one).
- Bring a list of any medicines you are currently taking. This includes prescription medication, over-the-counter medicines like aspirin or allergy medicine, and any herbal remedies you take.
- Bring a list of all your allergies, whether they are allergies to pets, pollen, food or medicines.
- Bring a list of questions and concerns to discuss with the doctor.
- Bring someone with you if that would make you feel more comfortable.

**Decide If You Like the Provider.** Your relationship with your health care provider is a very important one. You should feel comfortable asking your doctor questions, be able to understand the answers, and be able to trust your provider to give you good medical advice. You have the right to change providers for any reason. It's your health, so don't keep seeing a provider you don't enjoy working with!

### **Next Steps After Your Appointment**

- Fill medication prescriptions and get any laboratory tests.
- Follow your provider's advice about diet, exercise or other lifestyle issues.
- See a specialist, mental health professional or other health care professionals your provider may want you to see.
- Contact your insurance plan with any questions about coverage and billing.

Sometimes people don't follow through on their doctor's advice because they forget, are unsure what to do, are too busy, don't have the money, or are scared. If you're having trouble with these recommendations, ask for help. You may need reminders about appointments, a quick phone call to discuss your provider's advice, or a friend to go with you when you have tests. Your provider and their staff are there to help you be healthy and should support you.

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