

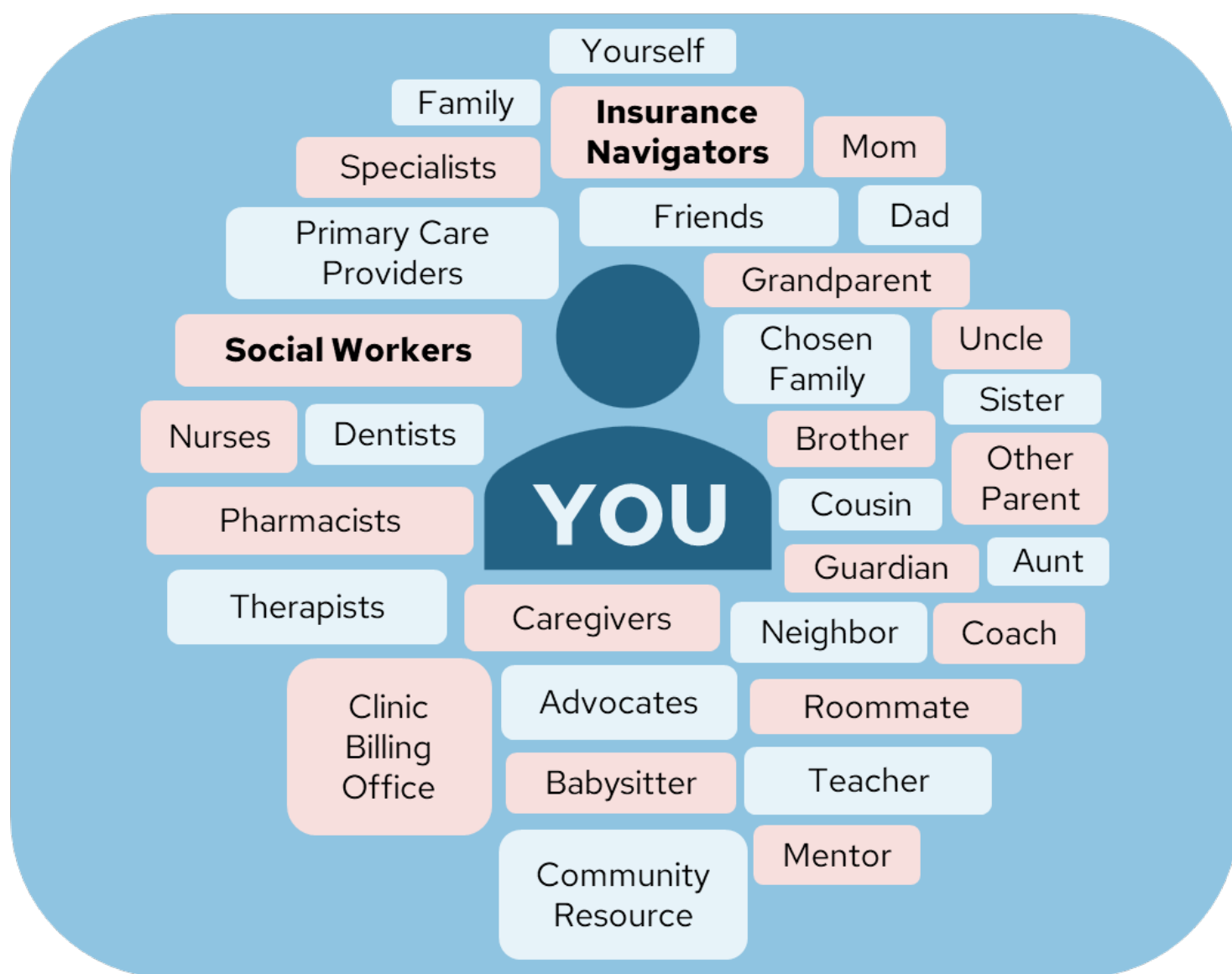


Keeping Your Health Covered

Choosing the most affordable insurance for your needs

Handout 1: Build Your Support Team

- Most people need help choosing health insurance.
- Your support team can include many different people.



At your next appointment, ask your provider:
"Who do you think should help me with insurance?"



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Handout 1: Your Age 12-26 Gameplan

Major Insurance Milestones



Ages 12-15

Learn about your conditions and medications

Age 18

If needed, apply for insurance in your own name (check your current plan)



Age 26

Have your own health insurance

Age 12

Begin learning about insurance

Ages 16-17

Learn core insurance terms

Ages 19-26

Review coverage and plan transitions

Age-Related Changes



Turning 18

- Coverage rules may change
- Some insurance requires you to apply in your own name
- Review your coverage before your 18th birthday

Turning 26

- Many people lose access to a parent or guardian's job-based insurance at age 26
- Plan early to avoid a gap in your coverage

Missed deadlines can stop coverage. To avoid missing deadlines:



- set reminders,
- ask a trusted person to help track your mail
- and keep letters.



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Handout 2: How Does Insurance Work?

Did You Know? Your insurance may only pay for specific providers and clinics. These are **in-network** with your insurance.

In-Network



These are providers, clinics, and pharmacies your insurance **may help** pay for. Ask your provider if they take your insurance.

You can search for in-network providers on some insurance websites.

Out-of-Network



These are providers, clinics, and pharmacies your insurance **may not help** pay for. If you go, you will pay on your own.

Depending on your insurance, you might have help with costs for emergency visits to out-of-network clinics and providers.

Before Your Appointment

Premium



You pay this monthly for your insurance plan. It is like a subscription fee.

Copay

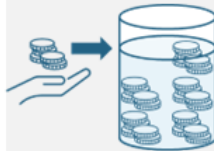


An amount you pay before your healthcare appointment or for prescriptions.

After Your Appointment



Deductible



You may pay this before insurance will help pay.

Coinsurance



After paying your **deductible**, your insurance may help pay for a fixed percentage of your healthcare costs.

Your payment will be called the **coinsurance** and may be represented by a percent (%).

Out-of-Pocket Maximum



This is the most money you pay out of your own pocket for **in-network** healthcare costs. Your **premium** does not add to this. **Copays** add to this. Once you meet this, insurance usually covers 100% of healthcare costs.

Need an Example? Flip to the next page 



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Handout 2: Here's an example: You have a specialist appointment today



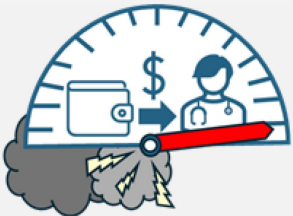
Your monthly insurance **premium** is \$150.



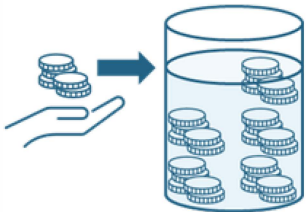
Your specialist is **in-network** with your insurance. Your insurance will help cover the cost of your appointment with your specialist.



You arrive at your appointment. Your **copay** is \$25. Your specialist writes two prescriptions for you. Your **copay** for the first prescription is \$5. Your **copay** for the second prescription is \$2.



Your **out-of-pocket maximum** for the year is \$2,500. Once you have paid \$2,500 for medical care, you may not have to pay additional **copays** for the year.



You have a \$250 **deductible**. You had an echocardiogram earlier this year. It cost \$250. You paid \$250 out-of-pocket for it to meet your deductible. Now, insurance will help pay for additional procedures and tests.



Your specialist tells you that you need special images. This costs \$100. Because you have met your **deductible**, your **insurance will help pay** 80%. You must pay the **coinsurance** of 20%. In summary:

- Imaging costs **\$100 total**
- Your **insurance will help pay \$80**
- You **pay the coinsurance of \$20**