



# Do You Understand Insurance?

## Learn Your Insurance Benefits

- Use providers who are in your network to be sure your insurance benefits will cover as much of the cost as possible.
- Begin to learn more about what services are covered by your insurance. Know your plan's deductible(s) and co-payments. This will be in your policy book.
- Always carry your own copy of your current insurance card.
- Find out if you need a referral from your primary care physician before you go to a new doctor or specialist.
- Find out if your insurance company will pay for your equipment to be fixed and/or replaced if necessary.
- Read about the appeal process in your policy book and use it when you think services have been denied in error.
- Before turning 18 years old, check what age your current plan coverage will end and apply for adult health insurance before your coverage ends.

## When Contacting Your Insurance Company, Be Ready to Provide:

- ✓ Your name
- ✓ Date of birth
- ✓ Identification number (on your insurance card)
- ✓ Relationship to the policyholder (self, child, parent, etc.)
- ✓ Policyholder's date of birth, address and phone number
- ✓ Date of service
- ✓ Reason you are calling
- ✓ If available, a reference number (on the EOB or letter from insurance)

## Keep Track of Insurance Information

- Keep track of phone calls with your insurance company. Write down the date, the number you called, who you talked to, what you talked about and what is going to happen next.
- Follow up to make sure issues/problems are resolved.
- Keep all insurance information where you can easily find it (folder or large envelope marked insurance). Save information, such as *Explanation of Benefit* (EOB) forms, eligibility and denial letters, and notices regarding a change in covered or excluded services, deductibles, co-payments or out-of-pocket expenses.

(Turn over for adult health insurance options)



## Explore Adult Insurance Options

Before turning 18 years old, check what age your current plan coverage will end and apply for adult health insurance before your coverage ends.

You can search to find which **public, private and community programs** meet your needs at:

<http://finder.healthcare.gov/> or [www.health.illinois.gov](http://www.health.illinois.gov).

**Employee Benefits - your own coverage:** Set career goals for gainful employment with health insurance coverage offered through employment.

**Employee Benefits - your parent's coverage:** The *Illinois Insurance Facts on Young Adult Dependent Coverage* web site ([http://www.insurance.illinois.gov/HealthInsurance/ya\\_dependent.asp](http://www.insurance.illinois.gov/HealthInsurance/ya_dependent.asp)) can help you figure out how long you can stay on your parents' policy and what the cost of coverage would be. Most plans carry all young adults up to age 26. Adults who are dependent on their parents for lifetime care and supervision may be able to stay on their parents' plan for longer. You can also call the **Illinois Department of Insurance** at **(877) 527-9431** to ask questions about health care coverage.

**Campus Health Plan:** College students may qualify for their school's insurance plan.

**Private Plan:** You may be able to purchase an individual plan from a health insurance company.

**Health Benefits for Workers with Disabilities:** If you have a disability and are working, you may qualify for this program. Visit <http://www.hbwdillinois.com> or call **1-800-226-0768** or **1-866-675-8440 (TTY)**.

**Medicaid:** Illinois residents with disabilities and low income and assets may be eligible for insurance through Medicaid. Visit <http://www.hfs.illinois.gov/programs/> or call **1-800-843-6154**.

**Medicare:** Individuals with certain disabilities who have received Social Security Disability Benefits for 24 months may be eligible for health insurance through Medicare. Call **1-800-MEDICARE (1-800-633-4227)** or go to [www.medicare.gov](http://www.medicare.gov).

**Pre-Existing, Severe or Chronic Medical Conditions Insurance Options:** Illinois residents who have been denied or would be denied coverage due to pre-existing conditions may qualify for the following programs:

**Comprehensive Health Insurance Plan (CHIP):** General Info - **1-800-962-8384**; Eligibility Info - **1-866-851-2751**; or visit [www.chip.state.il.us](http://www.chip.state.il.us).

**Pre-Existing Condition Insurance Plan (IPXP):** Call **1-877-527-9431** or visit [www.insurance.illinois.gov/ipxp](http://www.insurance.illinois.gov/ipxp) or [www.PCIP.gov](http://www.PCIP.gov).

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