Health Insurance: What You Need to Know

Health insurance lets you get the medical care you need. In this brochure, you will learn what health insurance is and how it works. You will also learn why you need it even if you are healthy.

ABOUT YOUR HEALTH INSURANCE

• Health insurance allows you to get the medical care you need. You can get health insurance through your job or through the state you live in.

• It is good to have health insurance even if you are healthy. Health insurance helps you pay for doctor's visits if you are sick or hurt. It also helps you pay for tests or surgery. Without health insurance, your medical care will be very expensive.

• The new laws in your state say that everyone must have health insurance or you will pay a fine (money paid to the court).

ABOUT YOUR HEALTH INSURANCE CARD

• When you get health insurance, you will have a health insurance card. Bring this card with you to every doctor's appointment.

• This card tells your doctor important information, like co-pay amounts (how much you pay for doctor’s visits) and your unique policy number (the number that tells health insurance companies who you are).

ABOUT THE EXPLANATION OF BENEFITS

• A few weeks after the doctor’s appointment, you will get an explanation of benefits (EOB) in the mail. The EOB tells you about the care you received. It also tells you how much your health insurance company paid for that care.

• The EOB is not a bill.

• It is a good idea to keep your EOBs somewhere you will remember them.

ABOUT MEDICAL BILLS

• Medical bills come in the mail a few weeks after you receive your EOB. The medical bill tells you how much money you owe to your health insurance company.

• Medical bills come from your doctor’s office or hospital. But you can call your health insurance company if you have questions about the bill.

COMMON QUESTIONS ABOUT HEALTH INSURANCE

• What is my health insurance network?
  Your insurance network is a group of doctors who accept your health insurance. This group of doctors are called in-network doctors. If you go to a doctor who does not accept your insurance (out-of-network doctor), your medical care will cost more money.

• What are co-pays and co-insurances?
  Co-pays and co-insurances are amounts that your health insurance company expects you to pay for doctor’s visits, hospital stays and medications. Your co-pay usually costs less money if you follow the rules from your health insurance company.

• What should I do if I change my doctor?
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• Can my health insurance change?
  Yes. It depends on your age, job and whether you are in school. It also depends on your family members and how much money you make. Some health insurance companies want you to tell them whether you are keeping your insurance every year. They might also want you to update information like your name or address.
**Health insurance basics**

Answer the questions below so you can learn the basics about your health insurance. Circle or fill in your answers.

- Do I have health insurance?
  - Yes
  - No

- Is my health insurance through my job, a family or the state I live in?
  - My job
  - A family member
  - The state

- The name of my health insurance is_______________________________

- The phone number for my health insurance company is_______________________________

- My health insurance policy number is_______________________________

- My health insurance will change if I
  - Get a job
  - Turn 19
  - Turn 26
  - Earn more money
  - Go to college
  - Move to a different state
  - Get married
  - Other reason: ___________________________

WHERE CAN I LEARN MORE?

- The Down Syndrome Program at MGHfC and MGH
  www.massgeneral.org/downsyndrome
- Your health insurance company’s website

MassGeneral Hospital for Children and Massachusetts General Hospital do not endorse any of the brands listed on this handout. This handout is intended to provide health information so that you can be better informed. It is not a substitute for medical advice and should not be used to treatment of any medical conditions.

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**Down Syndrome Program**

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www.massgeneral.org/downsyndrome

For more information please call

617-643-8912

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