

Health Insurance How-Tos

Get to know your coverage

Health insurance is a monthly expense that protects an irreplaceable asset – your life. Find a plan that meets your needs with a **premium** that you can afford.

Anticipate **out-of-pocket costs** – expenses not covered by your monthly premium, including:

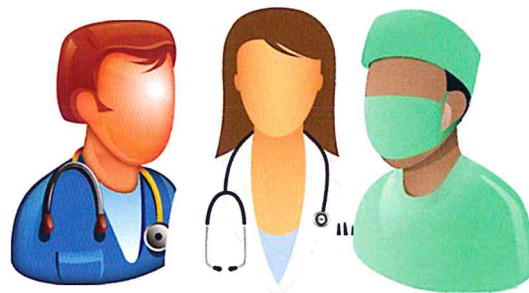
Co-pay – Your cost for medical services, often paid at the time of service. Co-pays do not apply to your deductible.

Deductible – The amount you need to reach before your insurance begins paying for some of the expenses.

Co-insurance – Once your deductible has been met, you will share 10 to 40% of the cost for medical services with your insurance provider.

Out-of-pocket maximum – The maximum you will pay each year for in-network medical services. Monthly premiums don't apply. This amount starts over on your enrollment anniversary.

Your insurance card lists your **out-of-pocket costs** and includes a customer service number to call with questions.

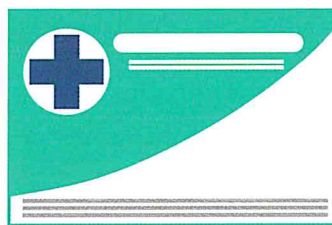


Find in-network services

Save money by staying **in-network**. Call the customer service number listed on your insurance card and ask where to find in-network medical services in the following areas:

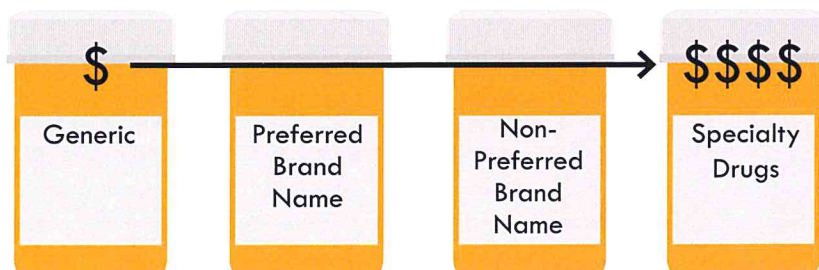
- Doctors
- Hospitals
- Lab services

Bring your card every time



Carry your insurance card and bring it to every appointment. Refer to your card for **out-of-pocket costs** and for a phone number to call when you have questions.

Request the prescriptions that will save you money



Save money on prescription medicines by staying within your insurance company's **prescription drug formulary**, which categorizes medicine by price, from the least expensive generic drugs to the most expensive specialty drugs. Ask your doctor about generic options for you.



Find a Navigator to answer questions year-round

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