

Using Your Insurance to Go to the Doctor

Finding the Right Doctor

Choosing the right doctor for you is an important step in getting the most out of your coverage.

1. Go to your insurance company's website to find the names of medical professionals near you who are in your insurance plan's network so you will have lower out-of-pocket costs.
2. Ask for recommendations from family members, friends or colleagues.
3. Narrow your choices of doctors. Find a few doctors that you like and call their offices. Ask if they are accepting new patients, where they're located and their hours of operation.
4. If you go to an appointment with a doctor and don't like the experience, then you can continue to look for another doctor who is in-network.

Finding an In-Network Doctor

Every plan has a set list of in-network doctors that it covers, meaning care will end up being less expensive for you if you use an in-network doctor.

1. Visit your insurance company's website or call them to find a doctor who is in-network for your plan.
2. When you call your doctor to make an appointment, ask them if they are in-network for your insurance.
3. Once you have found an in-network doctor, you can schedule your first appointment. If you are going for a checkup or to get an immunization shot or screening test, ask if it is considered a wellness visit and covered at no out-of-pocket cost to you.
4. Have your insurance card with you when you call the doctor's office.

Make the Most Out of Your Appointment

Getting Ready for Your Appointment

Gather information about your health before your appointment. Good things to bring include:

- Your insurance card and any documentation of your health plan.

- A list of all medications you are on and any instructions you've been given.
- Information about any and all medical conditions for you or your family. This includes chronic diseases and conditions, like heart disease or high cholesterol, as well as cancers.
- Any questions you have for the doctor.

Important Questions to Ask Your Doctor

There are four good questions you may want to ask during your visit or after your doctor gives you a recommendation.

1. How can I improve my health?
2. What do I need to do?
3. Why is it important for me to do this?
4. Do I need to schedule a follow up appointment?

You should also feel free to take notes and write things down during a doctor's visit. If you don't understand something, you should ask your doctor to repeat it or explain it differently. You have a right to understand what the doctor recommends.