FROM COVERAGE TO CARE

A Roadmap to Better Care and a Healthier You

Step 5 – Make an appointment
Your ROADMAP to health

1. Start here

Put your health first
- Staying healthy is important for you and your family.
- Maintain a healthy lifestyle at home, at work, and in the community.
- Get your recommended health screenings and manage chronic conditions.
- Keep all of your health information in one place.

2. Understand your health coverage
- Check with your insurance plan or state Medicaid or CHIP program to see what services are covered.
- Be familiar with your costs (premiums, copayments, deductibles, co-insurance).
- Know the difference between in-network and out-of-network.

3. Know where to go for care
- Use the emergency department for a lifethreatening situation.
- Primary care is preferred when it’s not an emergency.
- Know the difference between primary care and emergency care.

4. Find a provider
- Ask people you trust and/or do research on the internet.
- Check your plan’s list of providers.
- If you’re assigned a provider, contact your plan if you want to change.
- If you’re enrolled in Medicaid or CHIP, contact your state Medicaid or CHIP program for help.

Visit marketplace.cms.gov/c2c for more information
Decide if the provider is right for you

- Did you feel comfortable with the provider you saw?
- Were you able to communicate with and understand your provider?
- Did you feel like you and your provider could make good decisions together?
- Remember: it is okay to change to a different provider!

Be prepared for your visit

- Have your insurance card with you.
- Know your family health history and make a list of any medicines you take.
- Bring a list of questions and things to discuss, and take notes during your visit.
- Bring someone with you to help if you need it.

Next steps after your appointment

- Follow your provider’s instructions.
- Fill any prescriptions you were given, and take them as directed.
- Schedule a follow-up visit if you need one.
- Review your explanation of benefits and pay your medical bills.
- Contact your provider, health plan, or the state Medicaid or CHIP agency with any questions.
When you make your appointment, have your insurance card or other documentation handy and know what you want.

Here are some things you should mention when you call and what you might be asked for.

You should say:

• Your name and if you’re a new patient.

• Why you want to see the provider. You might want to tell them you are looking to find a new primary care provider and ask for a “yearly exam,” or a “wellness visit,” or you might ask to come in because you have a specific concern, like the flu, allergies, or depression.

• The name of your insurance plan or that you have Medicaid or CHIP coverage and make sure you have the correct information about which providers in the office are in your network.

• The name of the provider you’d like to see. You may have to wait longer for an appointment if you request a specific provider, so they might recommend another provider in your network if you’re feeling sick and need to come in sooner.

• If you have a specific need—like translation or accessible medical equipment—ask whether the provider and the office can meet that need. If they cannot, ask if there’s another provider in the office who can.

• The days and times work for you. Some offices have weekend or evening appointments.
You should also ask:

• If they can send you any forms you need to fill out before you arrive. This will save you time on the day of your visit.

• If you need to bring anything to the visit, like medical records or current medications.

• What to do if you need to change or cancel your appointment. Some offices charge a fee for missed appointments, late appointments, or appointments canceled less than 24 hours before they start.

What to expect when you make an appointment:

• They might ask you for information about you and your coverage, so have your card or other documentation handy when you call.

• You may have to wait a few weeks to get an appointment, especially if you’re a new patient.

• If you call your provider’s office because you’re sick, you may be able to see them the same day.
HELPFUL LINKS

Getting Coverage
How to get coverage through the Health Insurance Marketplace

How much will health insurance cost?
http://kff.org/interactive/subsidy-calculator/

What plans are available in my area?
https://www.healthcare.gov/apply-and-enroll/health-insurance-plans-estimator-overview/

Planning Your First Visit
Steps to help you plan your first visit

Questions to Ask Your Provider
Topics and questions to discuss with the provider during your visit

Patient-Provider Relationship
The importance of communicating with your provider

Finding a Provider
Reviews and ratings of local providers
http://www.healthgrades.com/

Value of Prevention
Understanding prevention and the Affordable Care Act
https://www.healthcare.gov/coverage/preventive-care-benefits/

Tracking Your Medicine
Patient guide and wallet card to keep a record of all medications