



# FROM COVERAGE TO CARE

## A Roadmap to Better Care and a Healthier You



**Step 3 – Know where to go for care**

# 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.

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.

3



### Know where to go for care

- Use the emergency department for a life-threatening situation.
- Primary care is preferred when it's not an emergency.
- Know the difference between primary care and emergency care.

  
**5**

## Make an appointment

- Mention if you're a new patient or have been there before.
- Give the name of your insurance plan and ask if they take your insurance.
- Tell them the name of the provider you want to see and why you want an appointment.
- Ask for days or times that work for you.

  
**6**

## 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.

  
**7**

## 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!

If you want to change your provider, return to Step 4.

No



Yes

  
**8**

## 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.

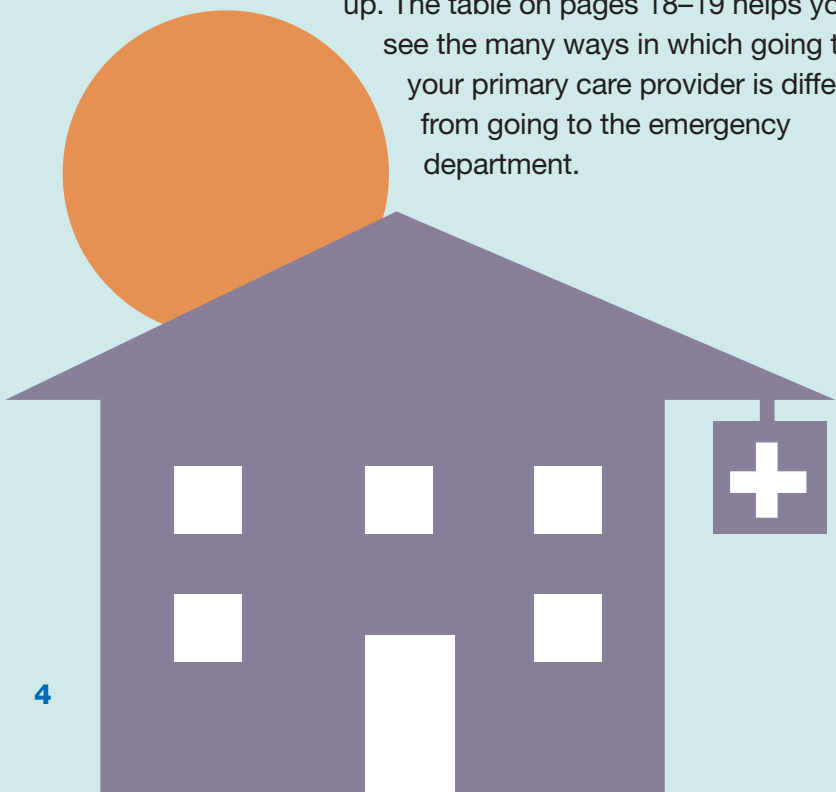


# 3 Know where to go for care.



**NEED HELP?**  
Call 9-1-1 if you have an emergency or life-threatening situation.

Although you can get health care many different places, including the emergency department, it's best for you to get routine care and recommended preventive services from a primary care provider. There are some big differences between visits to your primary care provider and visits to the emergency department, such as cost, time spent waiting for care, and follow up. The table on pages 18–19 helps you see the many ways in which going to your primary care provider is different from going to the emergency department.



You can find primary care providers in offices, clinics, and health centers nationwide. Depending on your coverage and personal circumstances, you might find a primary care provider in:

- Private medical groups and practices
- Ambulatory care centers and outpatient clinics
- Federally Qualified Health Centers
- Community clinics and free clinics
- School-based health centers
- Urban Indian clinics and tribal health centers
- Veterans Affairs medical centers and outpatient clinics.

Primary care providers work with patients every day to ensure they get the right preventive services, manage their chronic conditions, and improve their health and well-being. Some places may offer services and supports that vary based on the needs of the community they serve, like community-based services and supports, mental health, dental, vision services, transportation, and language interpretation.

## KNOW BEFORE YOU GO

**Not all types of providers and facilities take all insurance plans or types of coverage. Call the office before you go to make sure they see patients with your coverage.**





## Differences Between Your Provider's

### Primary Care Provider

You'll **pay your primary care copay**, if you have one. This may cost you between \$0 and \$50.

You go when you **feel sick and when you feel well**.

You **call ahead** to make an appointment.

You may have a short wait to be called after you arrive but you will generally **be seen around your appointment time**.

You'll usually see the **same provider each time**.

Your provider **will** usually have access to your health record.

Your provider works with you to **monitor your chronic conditions** and helps you improve your overall health.

Your provider will **check other areas of your health**, not just the problem that brought you in that day.

If you need to see other providers or manage your care, **your provider can help you make a plan**, get your medicines, and schedule your recommended follow-up visits or find specialists.

In some areas, you may be able to go to an **Urgent Care Center**. If Urgent Care is recommended, you may have to pay.



## Office and the Emergency Department

### Emergency Department

You'll likely **pay a copay, co-insurance, and have to meet your deductible** before your health plan pays for your costs, especially if it's not an emergency. Your copay may be between \$50 and \$150.

You should only go when you're **injured or very sick**.

You **show up when you need to and wait** until they can get to you.

You may **wait for several hours** before you're seen if it's not an emergency.

You'll see the **provider who is working that day**.

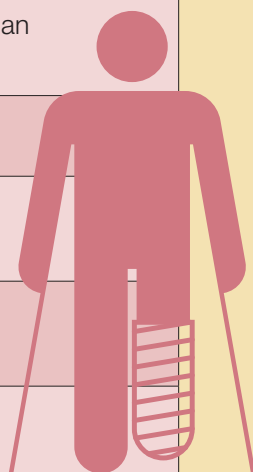
The provider who sees you probably **won't** have access to your health records.

The provider **may not know what chronic conditions you have**.

The provider **will only check the urgent problem** you came in to treat but might not ask about other concerns.

When your visit is over you will be **discharged with instructions to follow up** with your primary care provider and/or specialist. There may not be any follow-up support.

re is available in your area, call your health plan before you go to find out how





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