



# FROM COVERAGE TO CARE

## A Roadmap to Better Care and a Healthier You



**Step 6 – Be prepared for your visit**

# Your ROADMAP to health



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## 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.

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### 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.

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### 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.

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.

  
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## 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.

  
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## Decide if the provider is right for you

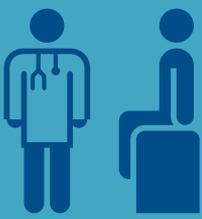
- Did you feel comfortable with the provider you saw?
- Were you able to communicate with and understand your provider?
- Did you feel like you and your provider could make good decisions together?
- Remember: it is okay to change to a different provider!

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

  
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## 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.



## 6 Be prepared for your visit.

**If this is your first visit to a new provider or you are using new health coverage, you will need to bring a few things with you.**

This will help your provider understand your health and lifestyle, and help you work together to improve your health and well-being during your visit and after you leave.

It is important to show up early for your appointment!

When you get to your provider's office, check in with the front office staff. You may be asked to provide the following:

- Insurance card or other documentation.
- Photo identification (e.g., driver's license, government or school ID, passport, etc.).
- Completed forms.
- Your copay, if you have one. Ask for a receipt for your records.

The staff may ask you to fill out additional forms and to read over their privacy policy, which tells you how they will keep your information private. It is required by law.

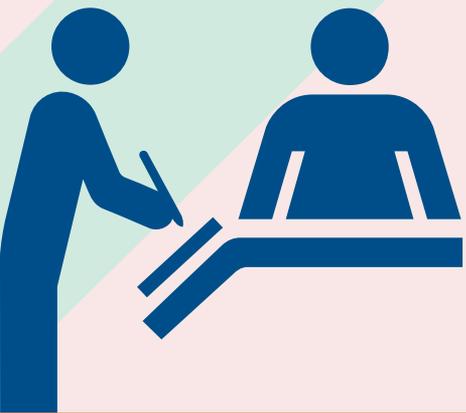
### **COST TIP**

If you need to change your appointment, contact your provider's office as soon as possible. Many providers charge a fee if you're late, don't show up for your appointment, or cancel less than 24 hours before it starts. Most health plans will not pay these fees.

## When you see your provider, it is helpful to share:

- Your family health history and medical records, if you have them.
- Medications you are taking (and the bottles so your provider knows what dose you take). If you need a refill, ask for one.
- Questions or concerns you have about your health—write them down so you don't forget to ask.

You may want to bring someone with you, like a friend or family member, to help you talk to the provider.



### **KNOW YOUR RIGHTS**

**You should be treated with respect and your information kept private. If you're not happy with how you were treated, ask to speak with an office manager or the provider and tell them your concerns. If things aren't resolved, then this office may not be the right place for you.**

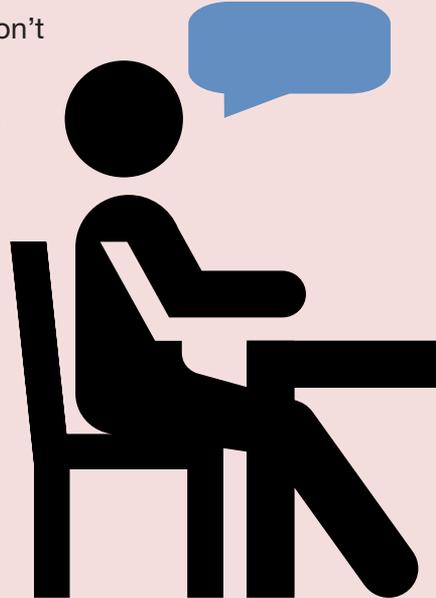


## Don't be shy!

Your provider is there to help you stay healthy. They can provide better care if you talk with them about your health and well-being and share any questions or concerns you have. If your provider says something you don't understand, speak up!

## You should be able to answer these questions before you leave your provider's office:

- How is my health? What can I do to stay healthy?
- What do I do next? Do I need blood work or another test? If so, what is it for? When and how will I get the results?
- If I have an illness or chronic condition, what are my treatment options? What are the benefits and concerns for each option? What will happen if I don't take care of it?
- If I need to take medicine, when do I take it and how much do I take? Are there any side effects? Is a generic available?



## ASK

Ask your provider for written materials you can take home and read, and if there's a phone number you can call if you have questions. Don't leave until all of your questions have been answered and you understand what to do next.

- Do I need to see a specialist or another provider? Did I ask my provider for a suggestion? Do I need a referral? If so, do I have it?
- When do I need to come back for my next visit?
- What do I do if I have questions when I get home?



## COST TIP

If you have to take medicine and you're concerned about how much it will cost, tell your provider. They may have cheaper options for your medicine, or know of programs that help patients pay for their medicines.

## HELPFUL LINKS

### Getting Coverage

**How to get coverage through the Health Insurance Marketplace**

<https://www.healthcare.gov/blog/4-steps-to-getting-covered-in-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/find-premium-estimates/>

### Contact Your Insurance Plan

**Contacting your health plan's customer service phone number**

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/contact-health-plan.pdf>

### Value of Prevention

**Understanding prevention and the Affordable Care Act**

<https://www.healthcare.gov/prevention/>

### Finding a Provider

**Reviews and ratings of local providers**

<http://www.healthgrades.com/>

### Planning Your First Visit

**Steps to help you plan your first visit**

<http://www.ahrq.gov/patients-consumers/patient-involvement/ask-your-doctor/questions-before-appointment.html>

### Questions to Ask Your Provider

**Topics and questions to discuss with the provider during your visit**

<http://www.ahrq.gov/patients-consumers/patient-involvement/ask-your-doctor/questions-during-appointment.html>

### Patient-Provider Relationship

**The importance of communicating with your provider**

<http://www.ahrq.gov/patients-consumers/patient-involvement/ask-your-doctor/videos/index.html>

### Tracking Your Medicine

**Patient guide and wallet card to keep a record of all medications**

<http://www.ahrq.gov/patients-consumers/diagnosis-treatment/treatments/safemeds/yourmeds.html>









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