

# Do You Understand Insurance?

## Transition Skills, Tips & Tools



### Learn Your Insurance Benefits

- Find your in-network providers. You can contact your insurance company's member services (see the phone number on your insurance ID card) for a list of providers. You can check your insurance company's website and use the "Find a Doctor or Hospital" (pharmacies, urgent care and more) search feature.
- Use providers who are in your network to be sure your insurance benefits will cover as much of the cost as possible.
- Begin to learn what services your insurance covers. Know your plan's deductible(s) and co-payments. Your policy book, member services and insurance company website can help you gain information.
- Always carry your own copy of your current insurance card.
- Find out if you need a referral from your primary care physician before you go to a new doctor or specialist.
- Find out if your insurance company will pay for your equipment to be fixed and/or replaced if necessary.
- Read about the appeal process in your policy book and use it when you think services have been denied in error.
- Before turning 18 years old, check what age your current plan coverage will end and apply for adult health insurance before your coverage ends.

### When Contacting Your Insurance Company, Be Ready to Provide:

- ✓ Your name and date of birth
- ✓ Identification number (on your insurance card or Social Security number/policy holder Social Security number)
- ✓ Relationship to the policyholder (self, child, parent, etc.), date of birth, address and phone number
- ✓ Date of service
- ✓ Reason you are calling
- ✓ If available, a reference number (on the Explanation of Benefits (EOB) or letter from insurance)

### Keep Track of Insurance Information

- Keep track of phone calls with your insurance company. Write down the date, the number you called, who you talked to, what you talked about and what is going to happen next.
- Follow up to make sure issues/problems are resolved.
- Keep all insurance information where you can easily find it (folder, computer). Save EOB forms, eligibility and denial letters, and notices regarding a change in covered or excluded services, deductibles, co-payments or out-of-pocket expenses.

(Turn over for adult health insurance options)

## Explore Adult Insurance Options

**Before turning 18, check what age your current plan coverage will end and apply for adult health insurance before your coverage ends.**

You can search to find which public, private and community programs meet your needs at: [finder.healthcare.gov/](http://finder.healthcare.gov/) or [www.healthcare.gov/](http://www.healthcare.gov/)

**Employee Benefits - your own coverage:** Set career goals for gainful employment with health insurance coverage offered through employment.

**Employee Benefits - your parents' coverage:** Most plans carry all young adults up to age 26. Adults who are dependent on their parents for lifetime care and supervision may be able to stay on their parents' plan for longer. You can call the **Illinois Department of Insurance** at **1-877-527-9431** to ask questions about healthcare coverage.

**The Health Insurance Marketplace:** Visit [getcovered.illinois.gov/en](http://getcovered.illinois.gov/en) to view plans to see if you can find the right plan for you.

**Campus Health Plan:** College students may qualify for their school's insurance plan.

**Private Plan:** You may be able to buy an individual plan from a health insurance company.

**Health Benefits for Workers with Disabilities:** If you have a disability and are working, you may qualify for this program. Visit [www.illinois.gov/hfs/MedicalPrograms/hbwd/pages/default.aspx](http://www.illinois.gov/hfs/MedicalPrograms/hbwd/pages/default.aspx) or call **1-800-226-0768** or **1-866-675-8440** (TTY).

**Medicaid:** Illinois residents with disabilities and low income and assets may be eligible for insurance through Medicaid. Visit [www.illinois.gov/hfs/Pages/default.aspx](http://www.illinois.gov/hfs/Pages/default.aspx) or call **1-800-843-6154**. To apply, visit [abe.illinois.gov](http://abe.illinois.gov).

**Medicare:** Individuals with certain disabilities who have received Social Security disability benefits for 24 months may be eligible for health insurance through Medicare. Call **1-800-MEDICARE (1-800-633-4227)** or go to [www.medicare.gov](http://www.medicare.gov).

**Life Insurance and Disability Insurance:** Although it is not pleasant to think about, having a life insurance policy may help you continue to provide for your family once you are gone.

**PACER Center:** Visit [www.pacer.org/publications/possibilities/life-and-disability-insurance.asp](http://www.pacer.org/publications/possibilities/life-and-disability-insurance.asp)

