

It's Important to Understand



How Your Insurance Works

1. Read your network and coverage books - they help to explain what services are covered and which providers you can go see.
2. If your child is not insured or is under-insured you may want to learn more about the Illinois Department of Healthcare and Family Services (HFS) medical programs (for example, All Kids program). Go to: <http://www.hfs.illinois.gov/> or phone: **1-866-255-5437**, TTY: **1-877-204-1012**.
3. Keep your child's current insurance card with you at all times.
4. Know who to call for policy questions. This may be your insurance agent, employee or union insurance representative, and/or All Kids/Medicaid caseworker.
5. Know if you need to choose a Primary Care Physician for each family member and how to find a doctor or hospital that belongs to your insurance's network. You can find out by calling your insurance representative or All Kids/Medicaid caseworker.
6. Know if you need to get permission from your insurance plan to get expensive tests, go to a hospital, or to see a specialist. Call the insurance plan before you seek these types of services or you may end up paying the bill.
7. Find out if your insurance company covers your child's equipment - if, and how, it can be fixed and/or replaced if necessary.
8. As your child nears adulthood, Illinois Department of Insurance may be a good resource to help you figure out how long your child can stay on your policy and what the cost of coverage would be. You can call the Illinois Department of Insurance at **1-877-527-9431** to ask questions about health care coverage.
9. Keep all paperwork from your insurance (EOBs, eligibility and denial letters, notices).
10. Find and read the appeal process in your policy book and use it when you think services have been denied in error.

We're here to help. To learn more about UIC-Specialized Care for Children's programs and services, check out our website at:

dsc.uic.edu or like us on  facebook.com/dsc.uic.edu