

# It's Important to Understand How Your Insurance Works

Transition Skills, Tips & Tools  
Insurance for Children



1. Read your network and coverage books or learn more on your insurance company's website (*find the website address on your insurance card*) on 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 or to find 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. If your child is covered through All Kids/Medicaid call **1-866-255-5437**.
5. If your child has Medicaid Managed Care Organization (MCO) call your Medicaid MCO.
  - Aetna Better Health of Illinois: Go online to [www.aetnabetterhealth.com/illinois-medicaid](http://www.aetnabetterhealth.com/illinois-medicaid) or call **1-866-329-4701**
  - Blue Cross Community Health Plan: Go online to [www.bcchpil.com](http://www.bcchpil.com) or call **1-877-860-2837**
  - CountyCare (*for Cook County residents only*): Go online to [www.countycare.com](http://www.countycare.com) or call **1-855-444-1661**
  - Meridian Health: Go online to [www.ilmeridian.com](http://www.ilmeridian.com) or call **1-800-526-0844**
  - Molina Healthcare: Go online to [www.molinahealthcare.com](http://www.molinahealthcare.com) or call **1-855-687-786** TTY: Illinois Relay at 7-1-1 or 1-800-526-0844
6. 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.
7. 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.
8. Find out if your insurance company covers your child's equipment - if, and how, it can be fixed and/or replaced if necessary.
9. 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.
10. Keep all paperwork from your insurance (EOBs, eligibility and denial letters, notices).
11. 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 the Division of Specialized Care for Children's programs and services, check out our website at: [dsc.uic.edu](http://dsc.uic.edu)

