



Tips on Getting the Most from Your Health Insurance

These tips address common issues and concerns of people trying to understand and use their health insurance. By following these suggestions now you may save money and get more services from your plan.

- Become familiar with your plan by reading your policy or Summary of Benefits and Coverage (SBC).** You may have print information from your employer or insurance company, or this information may be provided online at the insurance company's website.
- Know your [rights and protections under the Affordable Care Act \(ACA\)](#).** Confirm with your plan administrator that the ACA rights and protections do apply, especially if you have a [grandfathered plan](#).
- Learn to review, track and follow up on claims filed with your insurance company.** Typically your healthcare provider will submit your claims to the insurance company, but you may want to ask to be sure. Otherwise, you may pay for a service that would have been covered. Be prepared to follow up on the claim or submit it yourself. If you have **secondary insurance**, make sure that any amount not paid by your primary insurance is submitted to your secondary insurance.
- Do your best to review all claims and payments to make sure they are correct.** Mistakes are very common and can cost you more in **out-of-pocket expenses**.
- Some plans have networks of healthcare providers and hospitals that you are required to use or you may have to pay more. **Make sure you understand any charges associated with using an out-of-network provider before you commit to a plan and learn that you either can't see your doctor or will have to pay more.**
- Know how to contact your plan administrator when you have questions.** You may find the information on your insurance card.
- Consider asking for help if you don't understand your policy or how the claims process works.** [Click here to find ways to get help.](#)
- Have you considered a Health Savings Account or a Flexible Spending Account?** You may be able to save pre-tax income to pay your medical bills. Check with your employer or plan administrator.
- Be aware of important deadlines.** If you miss **open enrollment**, which is typically in the fall, you may have to wait until the next year to enroll in a plan unless you have a **qualifying event**, such as marriage or the birth of a child.