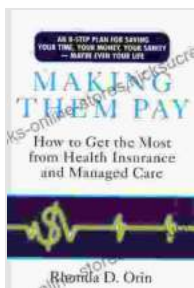


How to Get the Most from Health Insurance and Managed Care

Health insurance and managed care can be complex, but there are steps you can take to get the most from your coverage. This article provides tips on choosing the right plan, understanding your benefits, and working with your doctor to get the care you need.



Making Them Pay: How to Get the Most from Health Insurance and Managed Care by David Cay Johnston

★★★★☆ 4.2 out of 5

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Choosing the Right Health Insurance Plan

The first step to getting the most from health insurance is to choose the right plan. There are many different types of health insurance plans available, so it's important to compare them carefully to find the one that meets your needs. Consider the following factors when choosing a plan:

- **Type of plan:** There are two main types of health insurance plans: indemnity plans and managed care plans. Indemnity plans allow you to

see any doctor you want, while managed care plans restrict you to a network of doctors.

- **Monthly premium:** This is the amount you pay each month for your health insurance coverage.
- **Deductible:** This is the amount you have to pay out-of-pocket before your insurance coverage kicks in.
- **Coinsurance:** This is the percentage of the cost of your medical care that you have to pay after you meet your deductible.
- **Out-of-pocket maximum:** This is the most you will have to pay out-of-pocket for your medical care in a given year.

It's also important to consider your health needs when choosing a health insurance plan. If you have a chronic condition, you may need a plan that offers more comprehensive coverage. If you are generally healthy, you may be able to get by with a plan that has a lower premium and higher deductible.

Understanding Your Health Insurance Benefits

Once you have chosen a health insurance plan, it's important to understand your benefits. Your benefits will vary depending on your plan, but most plans cover the following essential health benefits:

- Doctor's visits
- Hospitalizations
- Prescription drugs
- Mental health care

- Substance abuse treatment

Your health insurance plan may also offer additional benefits, such as dental care, vision care, and chiropractic care. If you have a specific health need, it's important to make sure that your plan covers it.

Working with Your Doctor

Your doctor is an important partner in your health care. They can help you understand your health insurance benefits and get the care you need.

When you see your doctor, be sure to ask the following questions:

- What are my benefits under my health insurance plan?
- Do I need a referral to see a specialist?
- What is the cost of this procedure?
- Are there any generic or over-the-counter medications that can be used instead of brand-name medications?

Your doctor can also help you develop a treatment plan that meets your needs and budget. By working together, you and your doctor can make sure that you get the most from your health insurance coverage.

Tips for Getting the Most from Managed Care

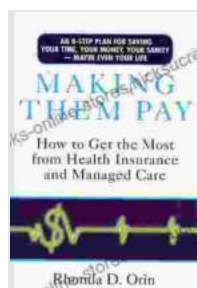
If you have a managed care plan, there are a few things you can do to get the most from your coverage:

- **Choose a primary care physician (PCP):** Your PCP will be your main point of contact for your health care. They can help you manage your

chronic conditions, refer you to specialists, and order tests and medications.

- **Get referrals for specialists:** If you need to see a specialist, you will need to get a referral from your PCP. This will ensure that you are seeing a qualified provider who is in-network with your insurance plan.
- **Use in-network providers:** When you use in-network providers, you will pay less for your care. Your insurance plan will have a list of in-network providers.
- **Follow your treatment plan:** Your doctor will develop a treatment plan to help you manage your health condition. It's important to follow your treatment plan as closely as possible. This will help you get the best results from your care.
- **Communicate with your insurance company:** If you have any questions about your coverage or benefits, be sure to contact your insurance company. They can help you understand your plan and get the care you need.

By following these tips, you can get the most from your health insurance and managed care coverage. You can also improve your overall health and well-being.



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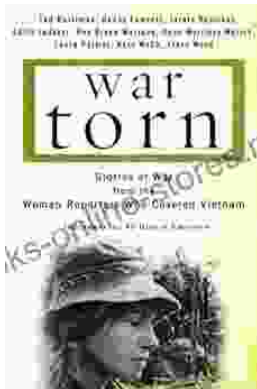
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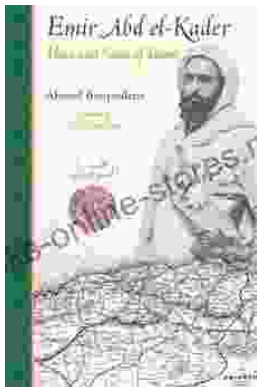
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