

**NEW JERSEY
CITIZEN ACTION
EDUCATION FUND**



**THE HEALTHCARE
FOUNDATION OF NJ**
founded by the Jewish community

You've got Health Insurance..... now what?





Acknowledgement

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Learn what your benefits
are and how to USE them!



Take Charge of your Health!

- ▶ To understand your healthcare, you need to answer these questions:

WHY

- Why do I need health insurance?
- Why is it important?

WHAT?

- What do I need and want?
- What are my choices?

HOW?

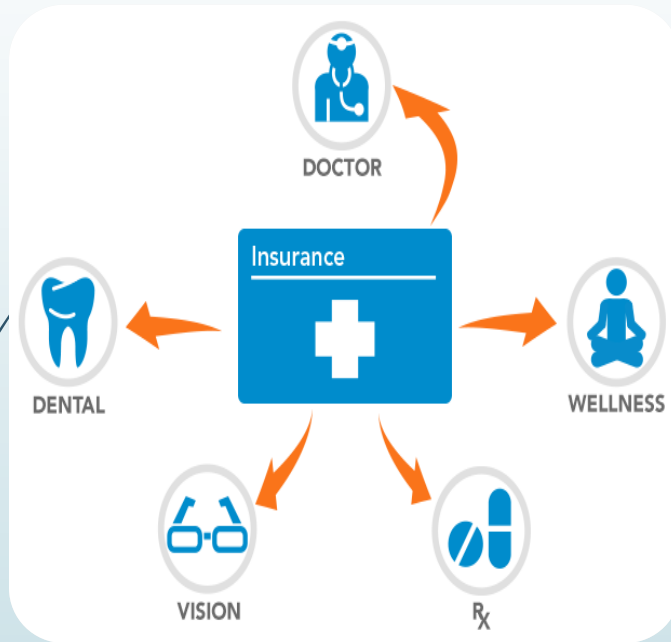
- How much will it cost?
- How much can I afford?

What is HEALTH INSURANCE?



- A way to pay for health care services:
 - Doctor visits
 - Hospital services
 - Prescriptions
 - Lab tests like
 - x-rays/blood work
 - Care that can help prevent illness like: cancer screenings, well woman visits, blood pressure screening

Health Insurance



- ▶ Protects you from having to pay the full cost of care
- ▶ Like car insurance – you choose a health plan and pay a fee (premium) each month
- ▶ The plan pays for your care – *How much?*
Depends on your plan.

Why is having Health Insurance important?

► Emergencies!

You never know when you will have an accident or get sick. The cost of care for a major illness or injury can be devastating. Health insurance can help you prepare for the worst that could happen.



► Makes Care Affordable!



Seeing the doctor for basic care can add up fast. But now, preventative services are covered by your health plan at no additional cost to you!

And...It's the Law

The law requires most people have health insurance. If you don't you may have to pay a penalty.



The penalty increases every year!

State Penalty for not having insurance in 2020 is the greater of:

\$695 for each adult

Not specified for each child

OR

2.5 % of your gross income

For the cost of the penalty many people can purchase the insurance you need!



Affordable Care Act (ACA)

- ▶ **Make affordable health insurance available to more people. The law provides consumers with subsidies (“premium tax credits”) that lower costs for households with incomes between 100% and 400% of the federal poverty level.**
- ▶ **Expand the Medicaid program to cover all adults with income below 138% of the federal poverty level. (Not all states have expanded their Medicaid programs.)**
- ▶ **Support innovative medical care delivery methods designed to lower the costs of health care generally**

Open Enrollment November 1, 2019 – December 15, 2019

Affordable Care Act (ACA)

Requires insurance plans to cover people with [pre-existing health conditions, including pregnancy, without charging more](#)

Provides [free preventive care](#)

Gives [young adults more coverage options](#)

[Ends lifetime and yearly dollar limits](#) on coverage of essential health benefits

Helps you [understand the coverage you're getting](#)
[Holds insurance companies accountable](#) for rate increases

Makes it illegal for health insurance companies to [cancel your health insurance](#) just because you get sick

Protects [your choice of doctors](#)

Protects you from [employer retaliation](#)



When Can You Enroll?

- ▶ Enrollment is open for all
November 1 – December 15
- ▶ If you have a special life changing event occur you could be eligible for a special enrollment period. Such as:
 - ▶ Loss of a job
 - ▶ Death of a spouse
 - ▶ Birth/adoption of a child
 - ▶ Moving to another state
 - ▶ You are determined no longer eligible for NJFamilyCare.

What does health insurance cover?

What your health plan calls it	What it is
Outpatient (Ambulatory) care	Visits to your doctor's office, clinic or same day surgery center
Emergency services	Trips to the ER for sudden, life threatening illness, ambulance transportation
Inpatient (Hospitalization) care	Treatment you receive while admitted to a hospital
Maternity & newborn care	Care women receive during pregnancy, giving birth and aftercare for mom & baby
Pediatric services	Care for babies & children including dental & vision
Mental health & substance services	Inpatient & outpatient treatment such as counseling , detox or addiction recovery help

More benefits & services...

What your health plan calls it	What it is
Prescription drug coverage	Pays for medicines the doctor prescribes for you
Rehabilitative Services	Services you need to recover your skills after an accident or illness
Habilitative Services	Services or devices you need to help you function if you are disabled in some way
Laboratory Services	Tests needed to diagnose or treat an illness like blood tests or x-rays.
Preventative Services	Yearly physicals, screenings & immunizations. Programs to help manage chronic disease like asthma & diabetes

What About Charity Care?



Health Insurance options

What you can get depends on your income and/or your age



NJ's Medicaid Program

1-800-701-0710

<http://www.njfamilycare.org>

Free or low cost insurance for:

- Children (CHIP 0-19)
- Adults (19-64)
- Disabled

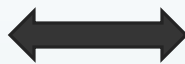
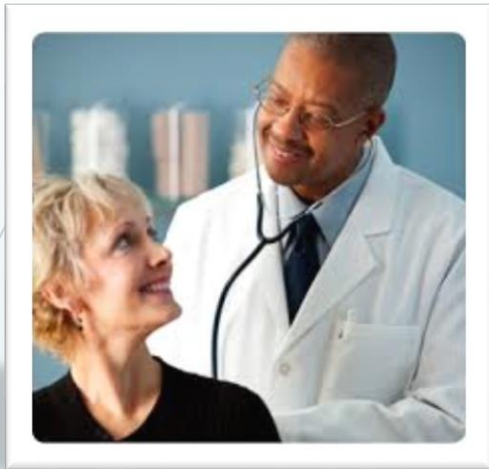
***You can apply for
NJ FamilyCare
all year long***

Now you have Health Insurance Where do you go for care?



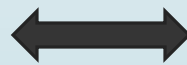
#1 Find a doctor that takes your insurance

- Call your health insurance company
- Check their website for a list of doctors that take the health insurance plan you have
- Call the doctor you want to see – ask them!
- Call your local health clinic or hospital



PCP – Primary Care Provider: doctor who provides your health care services. With most plans you must chose a primary care doctor you want to see for your care.

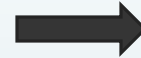
What doctor should you see?



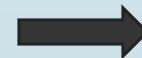
Specialist – doctor who focuses in one area like a Cardiologist (heart) or Neurologist (brain).

Remember...

- ▶ Visit your doctor for **primary care** for non-emergency visits



- ▶ Go to the **emergency room** only for emergencies...visit your doctor for everything else.



Know who your plan will pay for



In-Network – doctors or offices your health plan has a contract with to provide health services

Out-of-Network – doctors or offices your health plan does “**NOT**” have a contract with to provide health services

Referral – most health plans require a written letter from your doctor giving you permission to see a specialist

More health insurance language...

Premium – amount you pay “monthly” for you health insurance

Deductible – amount you must pay before the health plan begins to pay for your services

*some exceptions (ex: preventative care)

Co Payment – a set fee you pay every time you see the doctor

Co-Insurance – a portion of the cost you pay for care after you meet your deductible. There is a yearly limit to what you or your family would have to pay.



Your Insurance Card

Capital BLUE 

MEMBER NAME

A Preauthorization

B PPO

J

ID # YWG80012345600

Group # 00123456

Plan 361

I

Primary Care Provider information
will appear here when applicable

Primary Care Physician

C \$25

Specialist Visit

\$35

H

RxBIN 004336

RxPCN ADV

Urgent Care

\$75

RxGrp RXCAP

Emergency Room

\$100

G

SimplySelect™ HRA

F

BlueCrossDental
BlueCrossVision

E

VBB

D



Your Doctor's Visit... *what should you do?*

Be Prepared! Bring with you:

- Identification (State ID)
- Insurance Card
- Co-Pay (fee you pay per visit) with you.
- You may be asked to fill out paperwork; if there is something you don't understand or if you need translation don't be afraid to ask for help.



When you use your health plan you'll receive...an "Explanations of Benefits"?

Service number may be near the plan's logo or on the back of your EOB.

Explanation of Benefits (EOB) Customer service: 1-800-123-4567

Statement date: XXXXXX Member name:
Document number: XXXXXXXXXXXXXXXXXXXX Address:
City, State, Zip:
THIS IS NOT A BILL

Subscriber number: XXXXXXXXXX ID: XXXXXXXXXX Group number: XXXXXXXX
Patient name: XXXXXXXXXX Provider: XXXXXXXXXX Plan number: XXXXXXXXXXXX
Date received: XXXXXXXXXX Date paid: XXXXXXXXXX

Claim ID	Service Dates	Claim Status	Provider	Your responsibility				Total Claim Cost		
				Allowed Charges	Co-Pay	Deductible	Co-Insurance	Paid by Insurer	What You Owe	Remark Code
1	3/20/14	Medical care	Paid	\$31.60	\$2.15	\$0.00	\$0.00	\$2.15	\$0.00	PDC
2	3/20/14-3/20/14	Medical care	Paid	\$375.00	\$118.12	\$35.00	\$0.00	\$83.12	\$35.00	PDC
Total				\$406.60	\$120.27	\$35.00	\$0.00	\$85.27	\$35.00	

Remark Code: PDC—Billed amount is higher than the maximum payment insurance allows. The payment is for the allowed amount.

34



Ask Questions!

- Share with your doctor all of your health issues or things you are worried about.
- Don't be shy to ask questions to things you don't know.

Make Sure you Understand!

- Sometimes doctors seem rushed - don't leave the office until you understand all the instructions given to you.
- If you still have a problem, ask a nurse or doctor's assistant for help.



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**ACA Enrollment/Tax Office
165 Halsey Street
(973) 273-0315**

<https://getcovered.nj.gov>

**Medicare: 1-800-772-1213
Medicaid: 1-800-701-0710**