

Questions To Ask Your Insurance Company

Provider Network

A provider network is a group of doctors, health care providers, clinics and hospitals that contracts with a health insurance company. The network provides medical care to its members.

There are in-network and out-of-network providers. Which ones you use determine how much you pay.

In-network

An in-network provider is a member of your provider network.

Your insurance company signs contracts with doctors, providers and others to provide services to plan members for pre-negotiated rates.

The network provides services at lower costs to your health insurance company. This means you usually pay less when you use an in-network provider.

Out-of-network

An out-of-network provider is not part of your provider network.

These providers have not signed contracts with your health insurance company.

You will pay more when you use providers who are out-of-network.

Questions to Ask Your Health Insurance Company

Call your health insurance company to find out exactly what your plan covers. The customer service phone number is on the back of your insurance card.

About your call

Date: _____.

Time: _____ a.m. / p.m.

Name of the person I talked to:

_____.

Reason for my call:

_____.

Ask the person to speak in plain language if you hear anything you do not understand.

Questions to ask

- Is my doctor, procedure or service I need:
 - in-network
 - out-of-network
- Is the hospital or clinic I visit:
 - in-network
 - out-of-network
- What are my total out-of-pocket costs (what I need to pay) if the procedure or service is:
 - in-network:
\$ _____
 - out-of-network:
\$ _____
- Are there any coverage limitations for the procedure or service I need?
 - yes: _____

 - no
- Do I need a referral or does someone need to approve the procedure or service I need?
 - yes: _____

 - no

- If my doctor, hospital, clinic, procedure or service is out-of-network, will you pay for some claims?
 - yes: _____

 - \$ _____
 - no
- If I go to the Emergency Department at _____ hospital and then get admitted to that same hospital, how much will you pay and how much will I have to pay?
 - Emergency Department:
\$ insurance _____
\$ me _____
 - Hospital:
\$ insurance _____
\$ me _____

Whom to Call for a Price Estimate of Your Service

Call 612-262-4930 if you would like a price estimate of a scheduled service.