

# COVERAGE TO CARE



## IMPORTANT TERMS

**Co-Insurance:** After your deductible is met, co-insurance is the percentage of cost for a medical service that you must pay. The health insurance or plan pays the rest of the allowed amount. Depending on your plan, your portion of the co-insurance cost can range from 10-40%.

**Co-Pay:** A fixed amount you pay for a doctor visit or a prescription at the time of service. This is part of your out-of-pocket costs, separate from premiums and deductibles.

**Deductible:** The fixed amount some plans require you to pay before the plan begins to pay its portion for covered services. Deductibles do not apply to any preventative care services that are free.

**Out-of-Pocket Limit:** The most you pay during a policy period before your health insurance begins to pay 100% of the allowed amount. This does not include your premium, balance-billed charges, or services your health plan doesn't cover.

**Premium:** The amount that must be paid for your health insurance. You usually pay it monthly, but it may sometimes be paid quarterly or yearly.

## HELP IS AVAILABLE

YHI-certified agents, brokers, and enrollment counselors from across the state are here to help, for free! To find free expert advice in your area, visit [YourHealthIdaho.org](http://YourHealthIdaho.org) and click **Find Help Near You**.

**Welcome!** You are joining tens of thousands of Idahoans who have found insurance coverage through Your Health Idaho. You now have coverage for doctor visits, prescriptions, emergency services, and many free preventive services. Understanding your coverage is key to maintaining a healthy and happy lifestyle!

## MAKING THE MOST OF YOUR COVERAGE



### First Steps:

- Select a doctor in your network
- Make an appointment
- Prepare for your visit by writing down your medications, medical history, and any questions you may have
- Get your annual wellness checkup

### Find Out:

- How much you can expect to pay for services
- How to get and fill prescriptions

## QUESTIONS OR CONCERNS?



### Tax Credit Eligibility

Idaho Department of Health & Welfare  
1.877.456.1233 | [MyBenefits@dhw.idaho.gov](mailto:MyBenefits@dhw.idaho.gov)



### Plan Selection & Enrollment

Your Health Idaho  
1.855.944.3246 | [support@yourhealthidaho.org](mailto:support@yourhealthidaho.org)



### Plan Benefits & Payment

Individual Insurance Carriers  
Contact information for your insurance carrier is listed on your insurance card.