

Insurance tips

Your health insurance company wants to ensure you get quality care and make informed choices about how you spend your health care dollars. Here are a few quick tips for effectively using the benefits that may come with your health insurance plan.

1. **Register.** If your health insurance company offers online support, you may be able to sign in to check your claims, view your benefits, and get your explanation of benefits statements (EOBs) online. You may be able to sign in to find a doctor in your network, chat with Customer Service and use other helpful tools that are offered exclusively to customers.
2. **Take advantage of preventive care benefits.** Prevention is the best medicine. Your health insurance may cover the cost of many preventive services. This can include mammograms, pap smears, cholesterol screenings, colonoscopies, immunizations, depression screenings and more. Check with your health insurance company to confirm what is covered for you and your family.
3. **Estimate your costs.** If your health insurance company offers a health cost estimator, it can help you make smart decisions about services, treatments or surgeries your doctor recommends. You can compare prices for different facilities located near you, and the information may be tailored to your plan. The cost of an X-ray, MRI or lab test can vary greatly, depending on where you go. A health cost estimator gives you control over some of your out-of-pocket expenses.
4. **Ask if your health insurance plan includes wellness tools and discounts.** Some health insurance plans include wellness tools and discounts to healthy activities. Ask if your plan includes discounts on gym memberships, weight management, vision and hearing care—or even pet care. Health assessment tools can help you determine how healthy you are today, and set wellness goals for your future. Some plans include online workshops, healthy recipes, and exercise trackers.
5. **Get advice and support through member programs.** Many health insurance companies offer free or discounted programs and services to help you live a healthier lifestyle. Case managers and health coaches may be available to help you lose weight, quit smoking or manage a chronic condition.
6. **Stay covered while traveling.** While you're packing for your trip, call your health insurance customer service to ensure your health insurance benefits will follow you wherever you go. There is always room for peace of mind when you travel.

Note: Some programs may not be offered with your insurance company or plan. Contact your insurance company's customer service to confirm specific details.

For more information about health insurance coverage and other resources, visit <http://healthcare.oregon.gov/Pages/index.aspx>.

For more information about rights and responsibilities and other frequently asked questions about insurance, we welcome you to visit Regence's Member-FAQ page at: https://www.regence.com/web/regence_individual/member-faq

