

Affordable Care Act Fact Sheet

UNDERSTANDING PRIVATE HEALTH INSURANCE COSTS for children with special health care needs and/or disabilities and their families

The Affordable Care Act provides new and more reasonably priced ways to get quality health insurance. In addition, changes in Wisconsin's BadgerCare Program means that many adults are now getting health coverage from a private health plan purchased through the Marketplace.

If you have never had private health insurance or if it has been a while since you had private insurance, you will need to learn about how best to use your coverage to keep you and your family healthy.

Your Health Insurance Plan Summary

When you enrolled in a new plan you should have received written material, called a **Summary of Benefits and Coverage**, explaining your new coverage. *If you did not receive a copy, contact your health plan and request this.* This summary explains what medical services, including therapies and durable medical equipment, the health insurer pays for. If you need help with understanding what is covered or requirements like a prior authorization, call your plan's member services department.

Understanding Private Insurance Costs

Unlike Medicaid/BadgerCare, there may be new costs associated with your private health insurance plan. The questions below can help you understand the financial responsibilities that you may have when getting care. *(See the back side of this fact sheet for definitions of these insurance words.)*

- How much do I have to pay each month to keep my coverage (In other words, what is the plan **premium**)? What happens if I am late in paying my premiums? Is there a "grace period" so I won't lose my family's coverage?
- How much do I pay each time I go to the doctor? These charges are called **co-payments** or **co-insurance**.
- Does my plan require that I pay out of pocket before the plan starts to cover the cost of services? This up-front cost is called **deductible**.
- What if I go to an **out of network** provider? Will my plan pay all or part of the cost of care?
- What if a family member has a medical emergency and we need to go to the hospital. What are the **co-pays, deductibles** or **co-insurance** for a visit to the hospital?
- Does my plan cover the cost of my prescription medications? What are the **co-payments** or **deductibles** for prescriptions?



Glossary of Insurance Terms¹

- A **Network** is a group of providers that your insurance company works with most often. If your insurance plan includes a network, you may have to pay more to see a provider who isn't in your plan's network. This is why it is important to find a provider who is in your network. Contact your health plan to find out which providers are in your network.
- A **Premium** is the periodic (usually monthly) payment you pay to the insurance company or health plan for health and/or prescription drug coverage.
- A **Copayment** is an amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription.
- **Coinsurance** is the amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).
- A **Deductible** is the amount you must pay for health care or prescriptions before your prescription drug plan, or your other insurance begins to pay.

Resources to Learn More

To learn more about the Affordable Care Act and understanding your health plan coverage go to the Marketplace website (www.healthcare.gov) or call the Marketplace hotline at **1-800-318-2596** available 24/7. In addition, a helpful guide called "From Coverage to Care – A Roadmap to Better Care and a Healthier You" can be found at <http://marketplace.cms.gov/help-us/c2c-roadmap.pdf>

To learn about coverage options for families, including those who have children with special health care needs and disabilities, go the Family Voices website at <http://fvofwi.org/public-policy/affordable-care-act/>

If you have questions or need help accessing resources or services contact your Regional Center for Children and Youth with Special Health Care Needs. To find the Regional Center closest to you call **1.800.642.7837**.