HEALTH INSURANCE AND MEDICAL SPECIALISTS TALKING POINTS

Review these talking points about health insurance and medical specialists when facilitating the activity, "Learn about Different Types of Medical Specialists."

HEALTH INSURANCE

KEY MESSAGES:

- Health insurance helps to cover the cost of doctor visits and other healthcare costs;
- Refugee Medical Assistance is a type of health insurance available to refugees, Special Immigrant Visa (SIV) holders, and humanitarian parolees from Afghanistan;
- Refugee Medical Assistance differs from state to state. In many cases, Refugee Medical Assistance is available for the first twelve months after arrival. Afterward, you will pay for this service;
- Health insurance covers preventative care visits, including an annual physical appointment with your Primary Care Provider;
- Primary Care Providers specialize in preventative and everyday care. They are the first medical professional to see when you have a problem.

MEDICAL SPECIALISTS

KEY MESSAGES:

- Some health insurances require a referral from a Primary Care Provider to see a medical specialist. If your Primary Care Provider refers you to visit a medical specialist, ask them to find a medical specialist in-network. In-network refers to medical professionals that your health insurance agrees to pay for if you visit;
- Without a referral, your medical insurance may refuse to pay the cost of the medical specialist visit. The cost of the visit varies based on your insurance. Even with a referral and health insurance, you may be required to cover part of the cost or a copay. A copay is the negotiated amount you owe for a medical visit that insurance does not pay for;
- If the medical specialist refers you for additional testing, confirm that your insurance covers it.