

# Choosing or Renewing Your Health Insurance Plans

*Make sure you get the coverage you need*

## Steps to Take

- Ask your insurance company if:
  - Providers you want are “in network.”
  - Your plan covers the healthcare services you need.
  - You will need *pre-authorization* (approval) before you can receive services.
  - Your plan will cover your care at UW Medicine facilities.
  - They have any special requirements. Some plans may have pre-authorization rules or a “site of care” policy for certain treatments. The plan might approve having infusions at a UW Medicine facility or it may require you to go somewhere else for infusions.
- Read your coverage plan closely. Find out what treatments and drugs are covered, your deductible amount, and what your co-payments will be.
- If you are using insurance to pay for treatment visits and you are changing your plan: try to use the rest of your visits before your last day of coverage. This may help you avoid lapses in care while you wait for the new plan to approve your treatment.



## We Want to Help

- UW Medicine may not take part in all plans and networks that an insurance company offers. To find out which insurers UW Medicine facilities and providers participate with:
  - Visit [www.uwmedicine.org/patient-resources/billing-and-insurance](http://www.uwmedicine.org/patient-resources/billing-and-insurance); click on Patient Resources, Accepted Insurance Plans.
  - Always check with the insurance company to be sure UW Medicine participates in the specific plan you are considering.
- Some drug companies offer help with paying for medicines. To learn more, talk with your UW Medicine care provider or pharmacist.
- For assistance with Financial Assistance, Medicaid, Medicare, and Washington Health Benefit Exchange contact UW Medicine Financial Counseling: 206.744.3084.

## Change Plans? Let Us Know

- Whenever you change your insurance plan or carrier, let your servicing area and UW Medicine know as soon as possible.
- UW Medicine wants to make sure we have your correct insurance information on file and the proper authorizations in place when providing you care and treatment.
- Contact UW Medicine Patient Accounts and Support Services:
  - 206.520.0400 or 1.800.520.0400, M - F 8:00 a.m. – 5:00 p.m.
  - Message UW Medicine through your MyChart account

### **Questions?**

*Your questions are important. Call your healthcare provider or insurance company if you have questions or concerns.*