



### Insurance Plans: Contact Information

Blue Cross Blue Shield of  
Montana  
[www.bcbsmt.com](http://www.bcbsmt.com)  
1-800-447-7828

Pacific Source  
[www.pacificsource.com](http://www.pacificsource.com)  
406-442-6589

Montana Health CO-OP  
[www.mhc.coop](http://www.mhc.coop)  
1-855-447-2900

### Staying Healthy Checklist

- Eat Healthy
- Stay Active
- Make Healthy Choices
- Get Annual Check-ups



### Additional Resources



[www.mtpca.org](http://www.mtpca.org)



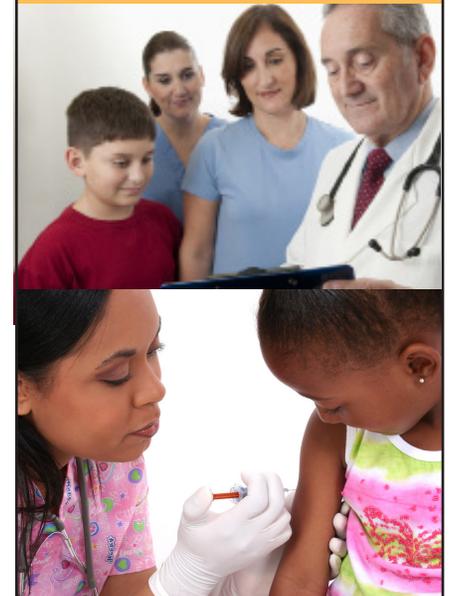
[www.champsonline.org](http://www.champsonline.org)

*This brochure was produced by:*



[www.nwrpca.org](http://www.nwrpca.org)

# Using Your Qualified Health Plan



## “I’m covered, now what?”

Live. Life. Well.  
#GetCovered



## Making the Most of Your Qualified Health Plan (QHP)

- 1.) **Find a Doctor:** Search within your insurance plan's network and find a physician that meets your needs (ex: gender/location). If you are new to the area, ask your previous physician for a recommendation. Community Health Centers (CHC) are a great source for primary care and other health services. Contact your state Primary Care Association to find your closest CHC: [www.mtpca.org](http://www.mtpca.org)
- 2.) **Keep a Medical History:** Maintain a list of your medical history: surgeries, conditions and medications. Family history and lifestyle choices (eating and exercise habits) are helpful for your physician to provide better care and for you to take charge of your health.
- 3.) **Emergency Room (ER) Usage:** Use the ER for emergencies only, such as a severe cut requiring stitches or broken bones. For other health issues like flu/cold symptoms or sprains, make an appointment with your primary care physician.
- 4.) **Use Generic Drugs:** Generic drugs are medically equivalent to brand-named drugs and are cheaper.
- 5.) **Stay Healthy:** Exercising, eating right, and making healthy lifestyle choices in combination with yearly check-ups will help you stay healthy.
- 6.) **Review Your Health Insurance Plan Annually:** Ensure your insurance plan meets your needs-especially if you've had significant life changes such as having a child or marital status change. Visit [www.Healthcare.gov](http://www.Healthcare.gov) or your local CHC to change your coverage.

## Frequently Asked Questions

### **What is a network and how do I learn about mine?**

A group of physicians, hospitals & other providers that have agreed to provide medical services to a health insurance plan's members at discounted costs.

### **What is preventive care?**

Preventive care consists of measures taken to prevent diseases such as diet, exercise & annual check-ups.

### **What is a deductible?**

The specified amount of money that an individual pays before an insurance company will pay a claim.

### **What is a copay?**

The flat dollar amount an individual pays per visit, service, or prescription.

### **What is coinsurance?**

Your share of the costs of a covered service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe.

### **How much of my medical expenses will be covered?**

- Bronze Plan: 60%
- Silver Plan: 70%
- Gold Plan: 80%
- Platinum Plan: 90%

*\*Contact your insurance company to learn more about coverage details.*