



Insurance Plans: Contact Information

All Savers Insurance Company
www.myallsavers.com
1-800-291-2634

BEST Life and Health Insurance Company
www.bestlife.com
1-877-205-8767

Cigna
www.cigna.com
1-877-755-8616

Colorado Choice Health Plans
www.cochoice.com
719-589-3696

Colorado Health Insurance Cooperative, Inc.
www.cohealthop.org
1-866-915-6619

Denver Health Medical Plan, Inc.
www.denverhealthmedicalplan.org
303-602-2100

HMO Colorado Inc. (Anthem)
www.anthem.com
1-866-628-3097

Humana Insurance Company
www.humana.com
1-866-215-6839



Insurance Plans: Contact Information

Kaiser Foundation Health Plan of Colorado
www.kaiserpermanente.org
303-338-3800

New Health Ventures, Inc. (Access Health Colorado)
www.accesshealthco.com
1-855-325-9426

Rocky Mountain Health Maintenance Organization
www.rmhp.org
1-800-843-0719

UnitedHealthCare
www.uhc.com
1-877-855-6538



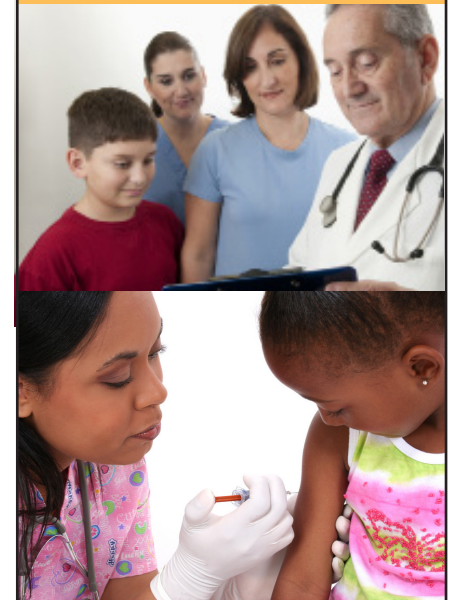
www.cchn.org

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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.cchn.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 <http://connectforhealthco.com> 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.*