



Insurance Plans: Contact Information

Blue Cross and Blue Shield of
North Dakota
www.bcbsnd.com
1-800-342-4718

Medica
www.medica.com
1-800-952-3455

Sanford Health Plan
www.sanfordhealthplan.org
1-800-752-5863

Staying Healthy Checklist

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



Additional Resources



www.communityhealthcare.net



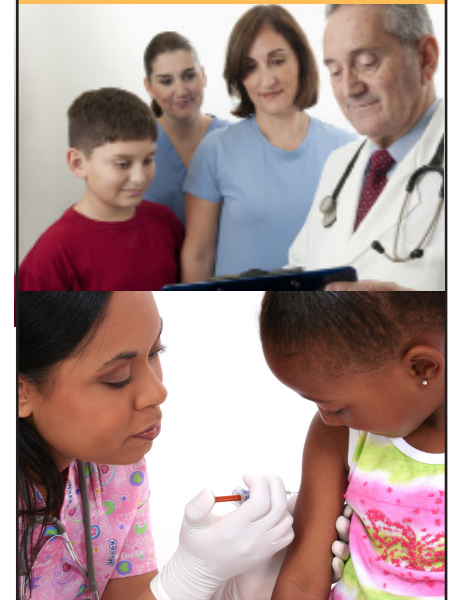
www.champsonline.org

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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.communityhealthcare.net
- 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 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.*