

## 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 all 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.
  - Your plan has any special requirements. Some plans have pre-authorization rules or a “site of care” policy for certain treatments. A plan might approve having infusions at a UW Medicine facility or it may require you to go somewhere else for infusions.
- Read your plan closely. Find out what treatments and drugs are covered, your deductible amount, and what co-payments are.
- 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 a new plan to approve your treatment.



### We Want to Help

- UW Medicine may not take part in all plans that an insurance company offers. To find out which plans are accepted at UW Medicine facilities:
  - Visit [www.uwmedicine.org/patient-resources/billing-and-insurance](http://www.uwmedicine.org/patient-resources/billing-and-insurance). Click on “Accepted insurance plans”
  - Double check with your insurance company to make sure your expected treatment plan at UW Medicine will be covered.
- Some drug companies can help you pay for medicines. To learn more, talk with your UW Medicine care provider or pharmacist.

#### Questions?

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

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