

How to get health insurance



Learn the Vocab

Learn key words and what they mean: premium, copay, deductible, coinsurance, in-network, out-of-network, and covered benefits.

Know Your Options

Check with your parents or guardians first - you may already be covered. If you need health insurance, sometimes you can get it through your employer or university, or you can apply at wahealthplanfinder.org.

Sign Up

Most health insurances have a sign up process. For example, wahealthplanfinder.org has an online application. Create an account and enter your social security number, contact and income info to see plans and discounts you qualify for.

Choose what works

Once you're signed up, review the plan options available to you based on your income and where you live. Choose a plan that covers the health care services and medications you need, and your providers are in-network.

Get help if you need it

Most insurance goes into effect once you pay your premium. Save your insurance information. You'll get your insurance card in the mail. Still need help? wahealthplanfinder.org has navigators to support you.

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How to use your health insurance

Gather your info: Once you're signed up, you'll get an insurance card in the mail. Keep it with you, kind of like your ID. Save your insurance information, including the certificate of coverage, online account info, and ID and group numbers.

Find in-network care: Ask your provider if they accept your insurance. If they aren't, your insurance may pay less for the visit, or not pay at all. You can also check online or call your insurance member service (1) number to check if your provider is in-network.

Set up a visit: When you're ready to schedule an appointment, the provider's office will want to know the insurance ID number (3) and sometimes the group number (2). You can find these on your insurance card.

Bring it with you: When you go to a health care appointment, bring your insurance card with you. The provider's office will copy it for their records. You may also need to sign a document saying it's okay to bill your insurance for care.



Insurance Company Name

Plan Name/Type

3

Member/Subscriber Name: Cameron Cougar
Member ID#: 123456789

Effective (eff.) date

2

Group Name
Group Number



Rx Bin:
Rx GRP:
Rx PCN:

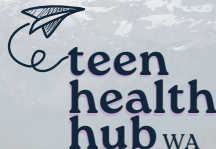
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Med Ded
Med OOP Max

Rx Ded
Rx OOP Max
Copay/Coinsurance

(360) 555-5555

(206) 555-1234



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