

## **BASICS**

### **Health Care.Gov**

<https://www.healthcare.gov/health-insurance-basics/>

- getting coverage outside Open Enrollment
- how to choose Marketplace insurance
- why have health coverage
- SEP
- different types of insurance
- how to appeal health plan decision
- <https://www.healthcare.gov/how-do-i-appeal-a-health-insurance-companys-decision/>
- <https://www.healthcare.gov/can-i-appeal-a-marketplace-decision/>
- Flexible Spending Account (FSA) to pay medical expenses

### **Get Covered Illinois**

[http://getcoveredillinois.gov/wp-](http://getcoveredillinois.gov/wp-content/uploads/2013/11/2_HealthInsuranceCosts_English_FactSheets_10.02_R.pdf)

[content/uploads/2013/11/2\\_HealthInsuranceCosts\\_English\\_FactSheets\\_10.02\\_R.pdf](http://getcoveredillinois.gov/wp-content/uploads/2013/11/2_HealthInsuranceCosts_English_FactSheets_10.02_R.pdf)

- health insurance costs (including illustrated example)

### **Health Insurance Basics: Key Words and Phrases You Need to Know - Families USA**

[http://familiesusa.org/sites/default/files/product\\_documents/Health-Basics-English\\_web\\_0.pdf](http://familiesusa.org/sites/default/files/product_documents/Health-Basics-English_web_0.pdf)

- what you pay (different costs)
- getting the health care you need - rules/networks
- picking the right plan

### **Care Planning/Patient Involvement - Agency of Healthcare Research and Quality**

<http://www.ahrq.gov/patients-consumers/care-planning/index.html>

- health care costs
- health care plans (articles and podcasts for choosing plans)
- preventing medical errors

<http://www.ahrq.gov/patients-consumers/patient-involvement/index.html>

- *questions to ask your doctor*

## **MOST COMPREHENSIVE**

### **Be Covered Illinois**

<http://becoveredillinois.org/en/>

- the new health care law (features, impacts, why be insured, FAQs)
- how to be covered (options, how to enroll, qualifying for financial help)
- how to use health insurance (get the most out of plan, covering costs, plans work)
- other resources (glossary, videos, more details)

TONS of great fact sheets:

<http://becoveredillinois.org/en/resources/helpful-materials.html>

### **So you need Health Insurance, Now What? Illinois PIRG**

*generally geared toward youth/young adults/college students*

[http://illinoispirgedfund.org/sites/pirg/files/reports/Illinois%20Health%20Insurance%2020101\\_0\\_1.pdf](http://illinoispirgedfund.org/sites/pirg/files/reports/Illinois%20Health%20Insurance%2020101_0_1.pdf)

- what's changing
- what are options, where to look for health insurance
- what plan is right, making the most out of the marketplace

- what are your rights, getting a fair shake from insurance companies
- health insurance basics (key terms)

### **Health Insurance 101 - eHealth Insurance**

*another student/recent grad buyers guide*

<http://www.ehealthinsurance.com/student-health-insurance/resources/buyers-guide/student.pdf>

(updated to reflected 2010 changes, 2014 credits available)

- introduction, history, basics of law
- quick look at student health insurance choices
- know why you need it
- glossary/terminology
- accessing needs
- comparing options
- applying for coverage

### **Georgetown University Health Policy Institute/Community Catalyst - Health Insurance 101**

[http://chis.georgetown.edu/health\\_insurance\\_101.html](http://chis.georgetown.edu/health_insurance_101.html) (<http://101.communitycatalyst.org/>)

*the basics, ACA provisions, key regulation concepts, other federal laws*

- what is health insurance and how does it work
- how to people get health insurance today
- how will people get health insurance under health reform

## **INSURANCE COMPANIES**

### **Aetna**

<http://marketing-healthinsurance.aetna.com/media/HlthInsBscsPDF.pdf>

- what is individual health insurance
- how is medical history reviewed
- can I keep my doctors?
- are my prescriptions covered
- can I cover my dependents?
- what is a health savings account?

### **Blue Cross Blue Shield**

[http://www.bcbsil.com/getting\\_started](http://www.bcbsil.com/getting_started)

- basics (ACA, why important, types of coverage/plans)
- costs and coverage (affordability, understanding costs, what is(n't) covered, keeping costs down)
- finding the right coverage (questions to ask when choosing a plan)

### **Health Care/ACA 101 - Coventry**

<http://coventryone.com/individual-health-insurance/illinois/education-and-resources/health-care-reform-reform-basics/index.htm>

- glossary of terms
- ACA basics, timeline, and other reform resources

### **Land of Lincoln**

<https://www.landoflincolnhealth.org/health-insurance-basics/overview/>

- what is health insurance?
- why do I need it?

- who will give me insurance?
- what kind of plan should I get?
- the new health care law (including a 9 minute YouTube video)

### **Humana**

<https://www.humana.com/health-care-reform/why-insurance>

- what is health insurance?
- what is healthcare reform?
- reform and you
- health insurance basics
- helpful tips (choosing a plan/insurer, etc.)

## **GOVERNMENT RESOURCES**

### **Michigan Department of Insurance and Financial Services**

[http://www.michigan.gov/difs/0,5269,7-303-12902\\_35510-263908--,00.html](http://www.michigan.gov/difs/0,5269,7-303-12902_35510-263908--,00.html)

- types of coverage
- how benefits are delivered

### **Pennsylvania Insurance Departments (Health Options)**

<http://www.pahealthoptions.com/page/health-insurance-basics>

- types of coverage
- how to get coverage
- how to choose insurance coverage
- general tips (questions to ask)

### **State of California - Office of the Patient Advocate**

<http://www.opa.ca.gov/Pages/HealthInsuranceBasics.aspx>

*also an entire tab on using your health plan*

- HMOs, PPOs & other health insurance
- health care costs
- how to choose a plan
- common health care terms
- how to better use your health plan

## **MISCELLANEOUS**

### **Care Coordination**

*Families USA*

[http://familiesusa.org/sites/default/files/product\\_documents/Care-Coordination.pdf](http://familiesusa.org/sites/default/files/product_documents/Care-Coordination.pdf)

*Agency of Healthcare Research Quality*

<http://www.ahrq.gov/professionals/prevention-chronic-care/improve/coordination/index.html>

### **Articles describing the general literacy problem, especially concerning ACA and basic knowledge**

<http://www.npr.org/blogs/health/2013/08/06/209492567/obamacare-hurdle-consumers-flunk-health-insurance-101>

[http://www.huffingtonpost.com/veer-gidwaney/affordable-care-act\\_b\\_3964250.html](http://www.huffingtonpost.com/veer-gidwaney/affordable-care-act_b_3964250.html)

## **TOPICS TO INCLUDE**

- definitions, distinctions, and examples: deductible, copayment, co-insurance
- costs: especially in- versus out of network
- paying for health insurance, strategies for paying on time
- finding providers, referral process
- different types of insurance (PPO/HMO, Medicaid/government sponsored)
- how to check benefits on a plan
- care coordination
- being a self advocate with your doctor (questions to ask, verifying coverage)
- understanding available resources
- ACA - penalty/appeal, and effect on accessing care