

# Terms to Know

You may see and hear lots of new words as you begin to use your health plan. It's important that you understand the terms so you can get the most out of your coverage.

**Premium** This is the amount you pay every month to your health plan to maintain your health insurance coverage.

**Copay** This is a fixed amount you pay for certain covered services, like doctor's visits. You will not be charged a copay for preventive care services, like annual wellness visits.

**Deductible** This is the fixed amount some plans require you to pay before the plan begins to pay its share for covered services, like hospitalizations and procedures. Deductibles don't apply to preventive care services, which are free.

**Coinsurance** Once you have paid your full deductible, your coinsurance kicks in. This is when your health plan begins to pay its share for covered services, with your share calculated as a fixed percentage. Depending on your plan, your portion of the coinsurance cost can range from 10-40%.

**Out-of-Pocket Limit** This is the maximum you'll pay per year for medical services before your health plan begins to pay for 100% of services, protecting you and your family from very high medical expenses. Most of your copayments, deductibles and coinsurance payments will be counted toward this limit.

## Free Preventive Care to Keep You Healthy

Your health plan includes free preventive services for you and your family, helping you detect and prevent small problems before they become big health risks. These free services are just a sample of the care you can receive:

### For adults:

- Blood pressure and cholesterol screenings
- Tests for common diseases like Type 2 Diabetes

### For women:

- Mammograms and cervical cancer screenings
- Breastfeeding support and equipment

### For children:

- Vision and hearing screenings
- Common vaccinations
- Pediatric dental coverage

For more information, please contact your health plan or:

 CoveredCA.com

 Use the Find Local Help button on our website to find free, confidential help near you.

 (800) 300-1506

 CoveredCA

 @CoveredCA

8000089-ENG-0215



Now That You're Enrolled  
**Using Your Plan**

# Welcome to Covered California

Congratulations on joining more than a million Californians who now have health coverage they can depend on through Covered California.

You now have coverage for visits to the doctor, medical prescriptions, emergency care, free preventive care and other covered services to help keep you and your family healthy. For detailed information on the services your health plan covers, contact your health plan.

## After you Enroll



After you enroll and pay your first premium, your health plan will send you a welcome packet including important information about your coverage and a member ID card.

Once you receive the welcome packet and your coverage starts, you're ready to schedule your first appointment and start making the most of your health plan.

If you have any remaining questions about your coverage, contact your health plan. Make sure you understand:

- Which doctors accept your plan
- What you should expect to pay for covered services
- How to get prescriptions

# Making the Most of Your Coverage

## Getting Started



### Find a Doctor

Contact your health plan to find an in-network provider. It will cost you less than a provider not in your network.



### Prepare for Your First Visit

Write down a list of questions and concerns so you don't forget to discuss them with your doctor.

## Visiting the Doctor



### Bring Your Member ID Card

This provides details about your plan, and should be shown each time you need health services.



### Share Your Medical History

If you visit a new doctor, share your history of illnesses, allergies, past procedures and medications.

## Ongoing Care and Prescriptions



### Get Free Preventive Care

Remember to make the most of your free preventive care, like yearly flu shots, screenings and wellness visits.



### Filling Prescriptions

To receive full coverage for prescriptions, check to ensure you're using a network pharmacy.

## Understanding Your Costs



### Pay Your Copay

At doctor's visits, you may be responsible for a copay. This is your share of the costs for the care.



### Deductible and Coinsurance

You may be responsible for additional costs for some services. Contact your health plan to learn more.

More questions?



Watch our "Welcome to Answers" video series at [CoveredCA.com/FAQS](https://CoveredCA.com/FAQS)