

4 common misconceptions patients have about their insurance

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Staff News Writer

There's been a lot about health insurance exchanges in the news lately, and I think it underscores the general confusion many of our patients have around their insurance coverage. Now that the Affordable Care Act (ACA) is fully in place, many of us are seeing patients for whom navigating the complexities of health care insurance is a brand new challenge.

Here are four questions your patients are likely to ask you or your practice staff—and how to answer them.

1. **What does my plan cover?** Patients need to look to their summary of benefits and coverage. If they purchased their coverage through a health insurance exchange, they can find this information by contacting their health plan. [Simple instructions](#) for how to do that are available from the U.S. Department of Health and Human Services.
2. **Why do I have to pay a copay or deductible?** Patients might not understand that a deductible or copay (or co-insurance) will be required for much of the care they receive. Healthcare.gov provides a helpful [glossary of common insurance terms](#) that gives basic explanations and simple examples to help patients understand what they can expect under their plan.
3. **What is a tax credit?** Some patients may qualify for cost assistance on their state's exchange. If they do, they could get a lower monthly premium and lower cost-sharing. They can check whether they are eligible for a subsidy using a [subsidy calculator](#) offered by the Kaiser Family Foundation, and then can contact their state exchange.

4. **How do I renew my coverage?** Open enrollment starts for many health plans in October. For plans sold through the exchanges, that period starts Nov. 15. Insurance companies will send information about updated benefits to policyholders. If a patient's income and household size haven't changed, they don't need to do anything: they will be re-enrolled automatically. If one of these two factors has changed, they'll need to report it so they get the right tax credit. You can direct your patients for more information at healthcare.gov.

For basic information about how patients can secure insurance coverage through the health insurance exchanges, visit the AMA [Web page about ACA insurance coverage](#). Help your patients understand how they can use their coverage to make sure they and their families get the care they need and stay healthy.