

WHATS FREE? YOU HAVE HEALTH INSURANCE

Look on the back to see what is **FREE** in all health plans.
Your health plan might have more **FREE** services.

Preventive Health Care

- Keeps you healthy
- Saves you money

START

1

Call your Insurance Company 

- A. Ask what health services are free for you and your family.
- B. Ask where to go for the services so they are in-network.



2

Schedule your yearly **FREE** check-up 

- A. Call your provider and ask to schedule your yearly check-up.
- B. Go to your check-up and ask what tests are needed for your age.
- C. Ask your provider if everything in the visit is covered under a free check-up.

Always ask if a test is free!



What is **NOT** free?



Prescriptions

If the provider diagnoses, or finds a medical problem.

Some tests are not free.
(Call your insurance company to check)

If you get **additional** care during your yearly check-up, you may pay a fee.



Insurance Company Network

Use the doctors, clinics, and hospitals that are in this group.



Primary Care Provider

A primary care provider is the doctor, nurse, or healthcare professional you see for routine care.



Women

Women may also get an additional "well woman" check-up for **FREE**.

SOME FREE PREVENTATIVE SERVICES

CALL YOUR INSURANCE COMPANY FOR A COMPLETE LIST

For Children and Teens



- Autism testing (18-24 months)
- Depression testing for teenagers
- Development and behavior tests
- Immunizations / Vaccines
- Lead testing
- Hearing and vision testing
- Obesity testing and counseling
- Dental check-up
- Sexually Transmitted Infection testing and prevention counseling

For Women



- Domestic violence counseling
- Folic acid vitamins for women who may become pregnant
- Osteoporosis testing (age 60+)
- Pregnant women and new moms receive many tests and breastfeeding support to keep mom & baby healthy
- Well-woman visits include breast cancer and cervical cancer testing
- Birth control (This does not apply to health plans sponsored by certain exempt "religious employers.")

For All Adults



- | | |
|--|--|
| • Abdominal aortic aneurysm screening* | • Hepatitis B and C* screening |
| • Alcohol misuse counseling | • Immunizations |
| • Blood pressure testing | • Lung cancer screening |
| • Cholesterol screening* | • Obesity testing and counseling |
| • Depression screening | • Sexually transmitted infection and counseling* |
| • Diabetes (type 2) testing | • Syphilis screening and counseling* |
| • Diet counseling* | • Help to quit smoking |

**Services apply to adults who are of a certain age and/or have risk factors*

Definitions

- An **immunization** is a shot to help prevent a disease or sickness.
- **Counseling** means that a professional will teach you something.

If you are charged for a free service:

If you are charged for an annual check-up or a free service, it is important to ask why.

- Call the clinic that billed you.
- Give reasons why you should not be billed.
- You may need to fill out forms with your insurance company to remove a charge.
- Call customer service of your insurance company for help.

Example: Why was Jane charged?

Jane went to her free yearly check-up. She is confused because she got a bill for the check-up two months later.

Jane called her insurance company and asked why she was charged for the doctor visit. Her insurance company told her that during the free check-up, the doctor looked at a rash on her feet.

The doctor diagnosed her rash as athlete's foot. The yearly check-up was free, but Jane was charged because the doctor diagnosed her medical problem.