

## Words to Know

When you begin to use your health plan, you may encounter some new terms. It's important that you understand what these terms mean so you can get the most from your coverage.

**Premium:** The amount you pay every month to maintain your health coverage.

**Co-pay:** The amount you pay per visit or healthcare service whether you've met your deductible or not.

**Deductible:** The amount you pay for certain healthcare services before your plan will begin to pay for them. This amount is paid in addition to your premium. Deductibles don't apply to preventive care services because these services are free.

**Co-insurance:** The amount you pay for certain healthcare services after you've met your deductible. It's a percentage of the cost of your care, not a flat amount.

**Maximum Out-of-Pocket:** The amount you spend each year on your medical care (excluding your monthly premium) cannot be greater than your plan's maximum out-of-pocket cost. Once you reach your maximum, you are protected from additional costs such as co-payments and co-insurance.

## Free Preventive Care to Keep You Healthy

Your health plan includes free preventive services for you and your family to help 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 such as 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

## Contact us

If you have any questions, you can reach us:



**Online:** Access your secure account at the "Account Sign-in" link at [HealthSourceRI.com](https://HealthSourceRI.com).



**By Phone:** Call 1-855-840-4774. Our hours are Mon – Fri 8am – 7 pm.



**In person:** Visit us at 401 Wampanoag Trail in East Providence or call 211 to find in-person enrollment help with a Navigator in your community.



NOW THAT YOU'RE ENROLLED  
**Learn how to  
use your plan**



## Welcome to HealthSource RI

Congratulations on joining roughly 30,000 Rhode Islanders who now have health coverage through HealthSource RI.

You now have access to free preventive care and coverage for doctor visits, medical prescriptions, emergency care and other services to keep you healthy. For more information on the services your health plan covers, contact your health insurance company directly.

## What's Next?

In the next few weeks you will receive your member ID card and a packet of information from your health insurance company. **If you need to see a doctor before you receive this information, please call your health insurance company directly.**

Once you receive your member ID card, you'll be 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 insurance company.

# Making the Most of Your Coverage



## Getting Started

### Find a Doctor

Contact your health insurance company to find a provider in your network or use the links to provider directories at HealthSourceRI.com.

### Prepare for Your First Visit

Write down a list of questions and concerns to discuss with your doctor.



## Visiting the Doctor

### Bring Your Member ID Card

Your card provides information about your health plan, and you should bring it with you each time you visit a doctor or a healthcare provider.

### Share Your Medical History

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



### ***It's important to be informed about:***

- which doctors accept your plan
- what you should expect to pay
- how to get prescriptions



## Ongoing Care and Prescriptions

### Get Free Preventive Care

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

### Filling Prescriptions

To receive full coverage for prescriptions, make sure your pharmacy is part of your health plan's network.



## Understanding Your Costs

### Pay Your Co-pay

At doctor's visits you may be responsible for a co-payment (or "co-pay"). This is your share for the cost of care.

### Deductible and Co-insurance

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