



Helpful Definitions

As you begin using your plan, you may come across these words.

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

Network: The health care providers and facilities (hospitals, urgent care, labs etc.) your health insurer has contracted with to provide health care services

Deductible: The amount you pay for certain health care services before your plan will begin to pay for them. Deductibles don't apply to preventive care services because these services are free

Maximum Out-of-Pocket: The most \$ in the form of deductibles, co-pays and coinsurance you could pay each year (not including your monthly premium) regardless of how much medical care you use

Co-pay: The amount you pay per visit or health care service whether you've met your deductible or not

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

No-Cost Preventive Care to Keep You Healthy

Your health plan includes no-cost preventive services for you and your family to help you detect and prevent small problems before they become big health risks.

Here are some examples of no-cost preventive care covered by your plan:



For Adults

- Annual physical exam
- 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

Did You Know?

You can make changes to your account such as resetting your password and setting up recurring payments, without calling the contact center.

Learn how at HealthSourceRI.com/Self-Serve

Now that
you're enrolled,
learn how to use
your plan.





Welcome to HealthSource RI

Congratulations on joining the thousands of Rhode Islanders who have health coverage through HealthSource RI. We encourage you to carefully review this packet of information and learn more about your coverage.

Don't forget to contact us if you have any changes in your income or household size. Keeping your income up to date in your account helps you receive the right amount of financial help and avoid any surprises at tax time.

We are here to help,
Your team at HealthSource RI

Contact Us

Call 211 to find help from a Navigator near you.

Call 1-855-840-4774 Monday - Friday
8:00 a.m - 6:00 p.m.

Visit **HealthSourceRI.com** to use our live web chat.

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/Find-a-Provider**.

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

Share Your Medical History

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

Ongoing Care & Prescriptions

Get No-Cost Preventive Care

Remember to take advantage 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.

It's Important to Know:

Which doctors accept your plan, what you should expect to pay, and how to get prescriptions.

Remember – It's Required.

Health insurance is required in the state of Rhode Island. Stay covered throughout the entire year to avoid a penalty when filing your tax returns.

What's Next?

You may have received your member ID card and a packet of information from your health insurance company. 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. Visit **HealthSourceRI.com/Find-a-Provider** to find the list of medical providers that participate in your network.

If you have questions about your how to use your health coverage or what is covered, please contact your health insurance company directly.