



Words to know

When you begin to use your health plan, you may see some new words.

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

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.

Deductible: The amount you pay for certain healthcare services before your plan will begin to pay for them. Deductibles don't apply to preventative 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.

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

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

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.

This list is just a sample of the free care you can receive:

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

Contact us

Online

- Sign-in to your account at HealthSourceRI.com
- Use our live web chat

In-Person:

- Call 211 to find help in your community

By Phone:

- 1-855-840-HSRI
Monday - Friday 8:00 am - 6:00 pm

During Open Enrollment, our call center and live web chat are available:
Monday - Friday 8:00 am - 7:00 pm and Saturday 9:00 am - 12:00 pm.

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





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](https://www.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 ID card provides information about your health plan, and you should bring it with you each time you visit a doctor or healthcare provider.

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 take advantage of your free preventative 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.

Welcome to HealthSource RI

Congratulations on joining the thousands of Rhode Islanders who 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.

Health Insurance is a requirement in RI. Please make sure you have continuous coverage in 2021 to avoid paying the penalty at tax time.

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, please contact your health insurance company.



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
- How to get prescriptions