



## Helpful Definitions

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

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

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

**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.

**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.

## No-cost preventative care to keep you healthy

Your health plan includes no-cost preventative 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 preventative 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

## Contact Us

### Online

- Visit [HealthSourceRI.com](http://HealthSourceRI.com) to use our live web chat

### By Phone:

- Call 1-855-840-4774  
Monday - Friday 8:00 am - 6:00 pm

### In-Person:

- Call 211 to find help from a Navigator near you.

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

# 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.

We are here to help,  
*Your team at HealthSource RI*

## 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](https://HealthSourceRI.com/Self-Serve)

## 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/](https://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 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 No-Cost Preventative 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.

## What's next?

You may have received your member ID card and a packet of information from your health insurance company. If you have not received your identification card, visit [HealthSourceRI.com/Find-a-Provider/](https://HealthSourceRI.com/Find-a-Provider/) to find your insurance company's contact information.

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 health coverage, please contact your insurance company directly.



## 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 directly to learn more.

#### It's important to know:

- Which doctors accept your plan
- What you should expect to pay
- How to get prescriptions

*Remember, health Insurance is required in Rhode Island. Please make sure you have continuous coverage in 2022 to avoid paying a penalty at tax time in 2023.*