

Contact Information and Insurance:

Keep a list of important contacts. Talk to my parent, guardian or social worker about what I need to do to be sure I have health insurance.

Contacts & Phone Numbers:

- Keep a list of important contacts
 - » **Where?** Keep this in your wallet, phone, or another safe place
 - » **Who?** Doctors, nurses, school nurse, case managers and other important caregivers
- Other tips
 - » Add the phone numbers you need to set up a visit with your doctors.
 - » Remember: Make your doctors and other caregivers contacts in case of emergency.
 - » Put a link to your patient portal in the notes section of your doctor's contact.

Insurance:

- It's important to have health insurance. Health care and medicines can cost a lot.
 - » Talk to your parent, guardian, or social worker about what you need to do to be sure you have health insurance.
- People have different ways of paying for their health care and medicine.
 - » Private insurance-such as Blue Cross, Aetna, or Cigna
 - » Public insurance-such as Medicare and Medicaid
- Most people need to change insurance at a certain age.
 - » Medicaid: It usually ends on the 19th birthday
 - » If you are on your parent's insurance: It usually ends on the 26th birthday
 - » Some young adults with special needs may be allowed to stay on their parent's private insurance.
 - » Ask a social worker or the parent's employer to learn more.
 - » Scan the QR code for additional resources to learn more about Medical Insurance Choices for Adults.



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Keep a list of important contacts. Talk to my parent, guardian or social worker about what I need to do to be sure I have health insurance.

- **If you have insurance now:**

- » Keep your insurance card with you in a safe place (For example, in your wallet).
- » You will need it any time you see a doctor or get medications from the pharmacy.
- » Find out:
 - * What your insurance pays for and what it does not pay for.
 - * When the insurance ends.
 - * What you will need to do to stay insured.

- **If you DO NOT have insurance now:**

- » Talk to your parent, guardian, or social worker about what you need to do to get insurance.
- » Find out what insurance plans your new doctors accept.
 - * Visit [Healthcare.gov](https://www.healthcare.gov) or call 1-800-318-2596
 - * To learn more about how insurance works, scan the QR codes to watch these videos
 - * Health Insurance Coverage 101 - the Basics Explained in Two Minutes - YouTube Understanding Your Health Insurance Costs | Consumer Reports - YouTube



How to Read an Insurance Card

Provider

1

Subscriber Name

JOHN DOE

Group ID

3095923

4

2

Subscriber ID

MVP 402938716

RxBIN

005698

5

3

Members

JANE

LAUREN

PCP/Specialist

Urgent Care

Emergency Room

Prescriptions

In / Out Of Network

0% / 20%

50% / 75%

70% / 85%

\$5 / \$35 / \$70

6

7

1

Subscriber

The person who has the insurance policy.

2

Policy Number

The number for the policy. It is also called the Subscriber ID.

3

Members

All the people who are covered by this policy.

4

Group Number

The number that tells what employer or group you get the insurance from.

5

RxBIN Number

The number used to get prescription information to the right insurance.

6

Out-of-Pocket Costs

The amount you pay for health care services when you get care. This can be a total amount or a percentage (for example, you need to pay 10% of the bill).

7

Prescription Coverage

Tells what prescription medicines are covered. And what you pay by tier (often generic, brand name, and high cost).



Children's Mercy
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