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# PRACTICAL STEPS FOR PATIENTS



1

**LEARN WHERE TO GO IF YOU DON'T HAVE INSURANCE COVERAGE** Federally Qualified Health Centers are not “free clinics” but they are required by the federal government to offer healthcare “regardless of [patient] ability to pay”, including uninsured and uninsured people and non-citizens. **You can use the Health Resources Services Administration tool to [Find a Health Center](#).**

2

**SELECT A PLAN THAT'S GOOD FOR YOU** Health insurance that's “good for you” is more than monthly payments and deductibles, it needs to cover your medications and the doctors you want to see. There are some helpers if this feels just a bit overwhelming to you. **[HealthSherpa](#) is an unbiased group to help you figure out what plan works best for you.**

3

**UNDERSTAND WHAT YOUR PLAN COVERS** Knowing what your plan covers can be the difference between a firm denial of coverage and a successful appeal. **[Patient Advocate Foundation](#) may be able to help you to better understand what your plan is supposed to cover** when your payer has told you, “no”. PAF also offers a tool for finding “co-pay” assistance for certain conditions and other financial assistance for qualified patients.

4

**PREPARE AHEAD FOR PROVIDER VISITS** Be prepared to ask your healthcare provider to “advocate” for you with your payer and to educate you about your care. **Bring a list of your current medications, including over-the-counter medications**, and be honest about any alcohol or drug use—your information is protected by patient privacy laws and your doctor needs to know in order to ensure they don't prescribe something that could cause issues.

5

**PLAN AHEAD BEFORE PICKING UP YOUR PRESCRIPTIONS** Before your trip to the pharmacy, we recommend calling ahead to ask any or all of the following questions:

**What will my copays be?**

**Are the options for copay assistance that may lower what I pay?**

**Have any of my prescribed medications been switched, either by the pharmacy or my insurance company?**

**Did any of my medications require prior authorization?**

6

**UNDERSTAND YOUR INSURER'S APPEALS PROCESS** Your payer is required to provide you documentation, often as a letter, as to why they denied your claim. **KEEP THESE DOCUMENTS.** It is important to review these documents carefully, and if possible, with your doctor's staff, to understand the process of appealing this decision. Appeals should be handled by your doctor in order to ensure the right documentation is given to your payer.

7

**LEARN HOW TO FILE A FORMAL COMPLAINT** California's Insurance Commissioner is the state agency responsible for making sure patients get their fair share from their payers. If you don't think your healthcare insurance is treating you fairly, you or your doctor can file a complaint and ask for an independent medical review. **You or your doctor can file a complaint [here](#).**