

How does health insurance work?

Here are the basic steps of how to use your health insurance.

1

Enroll for a plan at HealthCare.gov



2

Pay monthly premium to the insurance company. You won't get your insurance card until you make your first premium payment



3

Get your insurance card & summary of benefits and coverage in the mail, showing your plan's health care services and costs



8

You send payment to your doctor

4

Go see your doctor when you're sick or need preventive care. You may need to pay a copayment.



5

Your doctor sends a bill to your health insurance company



6

Your health insurance company sends you an Explanation of Benefits (EOB), showing how much of the bill they paid, if any.



7

Your doctor sends you a bill for the amount not covered by the insurance company



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Health Insurance Words to Know

Copayment, also known as a copay

A fixed amount you may pay at the time you receive a healthcare service – for example, you may pay \$15 when you go for a doctor visit.

Explanation of Benefits (EOB)

A written explanation from your insurance company about a request for payment, or claim, from your healthcare provider after you have received a healthcare service. You might not get an EOB for 30 days or more after you get a healthcare service.

The EOB shows how much money the insurance company paid and how much money you must pay (if any) for the covered healthcare service or item. The EOB is not a bill. If you owe any money, you'll get a bill from your healthcare provider.

Healthcare.gov

An online marketplace where you can compare and buy health insurance plans from private insurance companies.

Premium

The cost you pay for your health insurance. Premiums may be paid by you, your employer, or a combination of both. It is usually paid monthly.

Preventive Care

Routine healthcare you get to help prevent sickness, disease, or other health problems, such as screenings, checkups, and patient counseling for conditions like diabetes and obesity. Many preventive care services are free to you, so you don't pay a copayment or other fees for these services. Learn more about free preventive care services at HealthCare.gov.

Summary of Benefits and Coverage (SBC)

A written summary of a health insurance plan that shows its costs and benefits. When you shop for health insurance, you can compare the costs and benefits of different plans by reading their SBCs. When you enroll in a health insurance plan, your insurance company will send you the SBC for your plan.

Questions? Contact your insurance company

Visit your health insurance company's website

Call the number on your insurance card

