HEMOPHILIA COUNCIL OF CALIFORNIA

Breaking the Code:
Secrets You Can Uncover from Your Insurance Card

Presented by
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Michael Bradley, Market Access Consultant

What is the Hemophilia Council of California?

Our **Beginning**

HCC is a 501(c)3 nonprofit organization formed in 1989 to to coordinate the shared advocacy agenda of the four California hemophilia organizations

Our **Focus**

HCC coordinates statewide access, education and advocacy efforts on behalf of individuals living with bleeding disorders and rare or chronic conditions

Our **Advocacy**

HCC advocates to protect access to care, promote progressive treatment options and advance the quality of life for these individuals, families and caregivers

Mission & Vision

Our **Mission**

To improve access to care and treatment options in order to advance the quality of life for people with bleeding disorders through advocacy, education, and outreach in collaboration with our founding member organizations

Our **Vision**

Open access to quality innovative care and choice of treatment for all people with bleeding disorders

Do you have your card?

Go grab your insurance card now!

Do you have more than one?

- Where do you keep your insurance card?
- Most people probably keep it in their wallet
- You can also take a picture and keep it on your phone (be sure to take front and back)

Breaking the Code

Why does it matter?

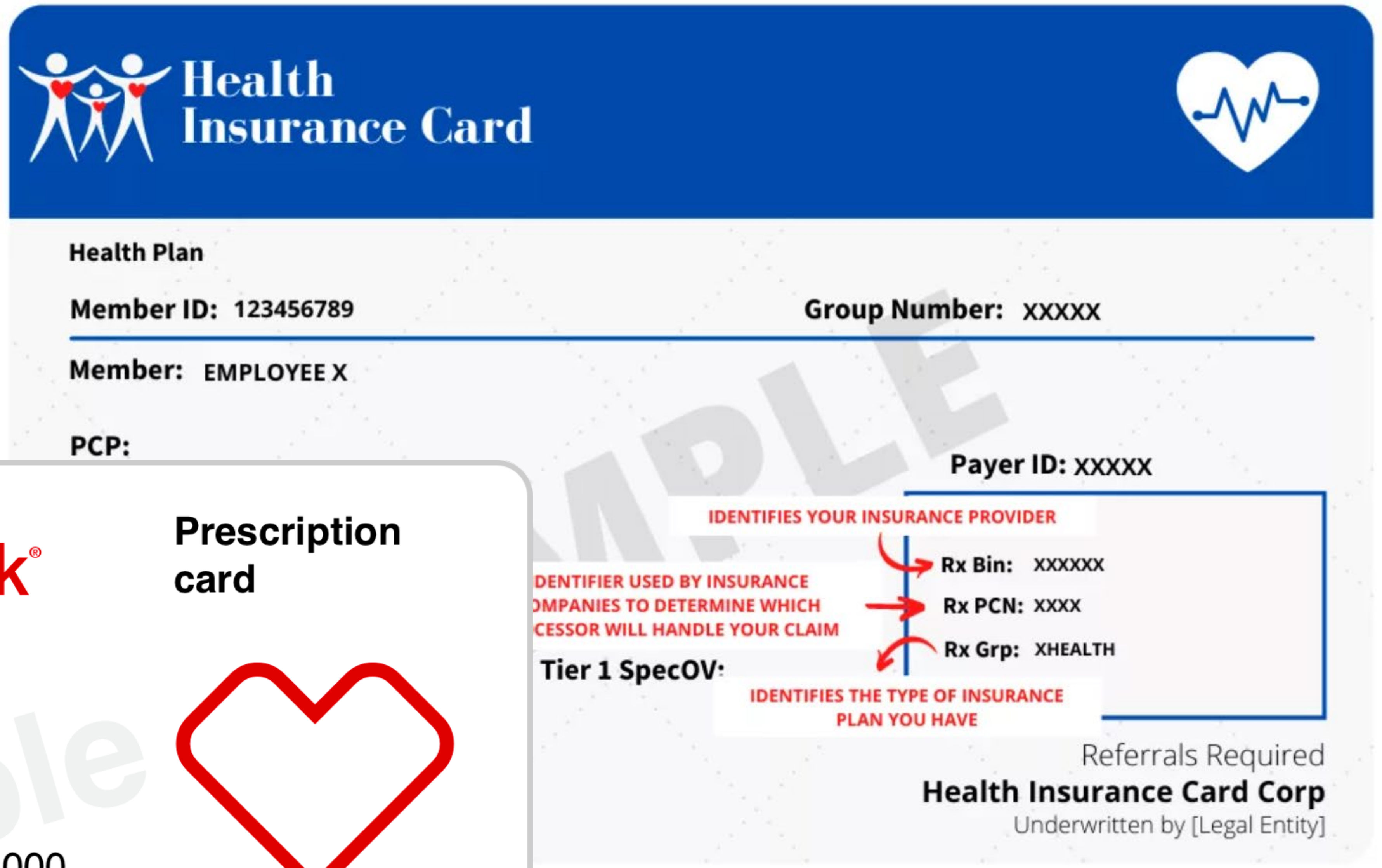
- You will need it to access care
- Your card can help you know where to go for help
- Your card may be able to tell you how much you will have to pay

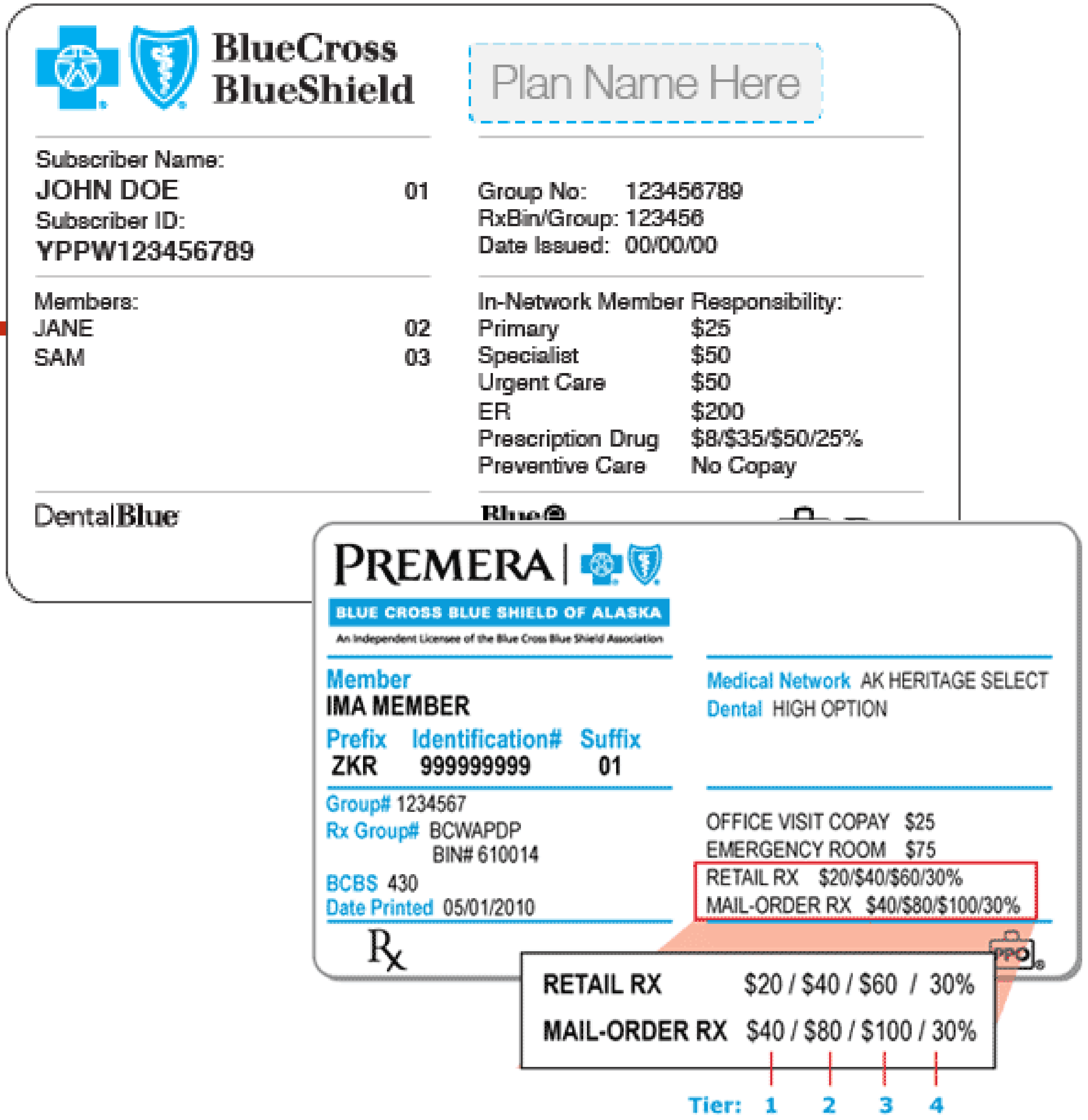
Breaking the Code

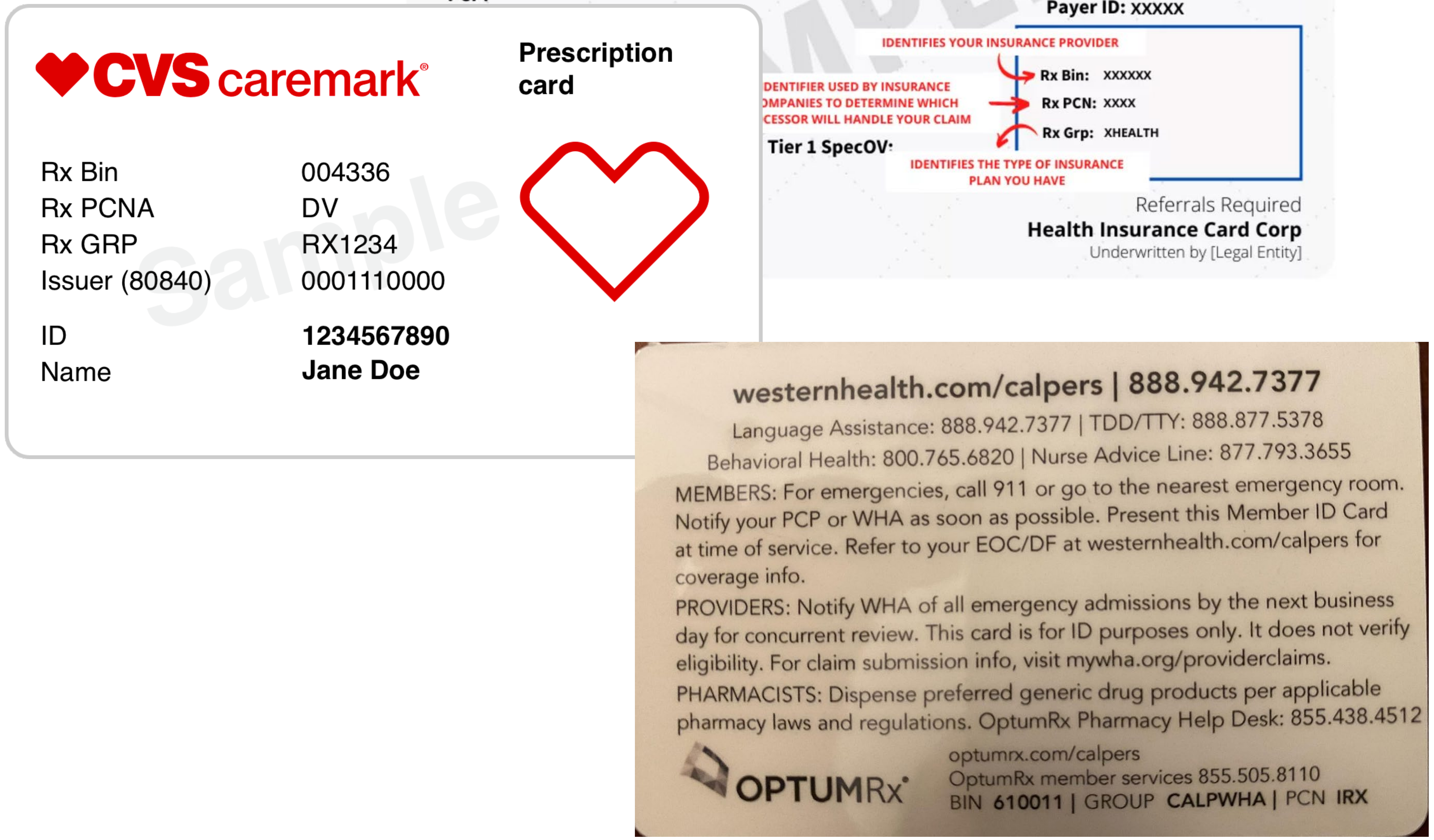
What do Insurance Cards tell us?

- Reading an insurance card can be confusing due to various terms and information included
- Don’t forget to check the back of the card. Often additional information, instructions and emergency numbers are found on the back
- Not all cards are the same, so your personal card may not include all the information we discuss today
- You may have more than one insurance card

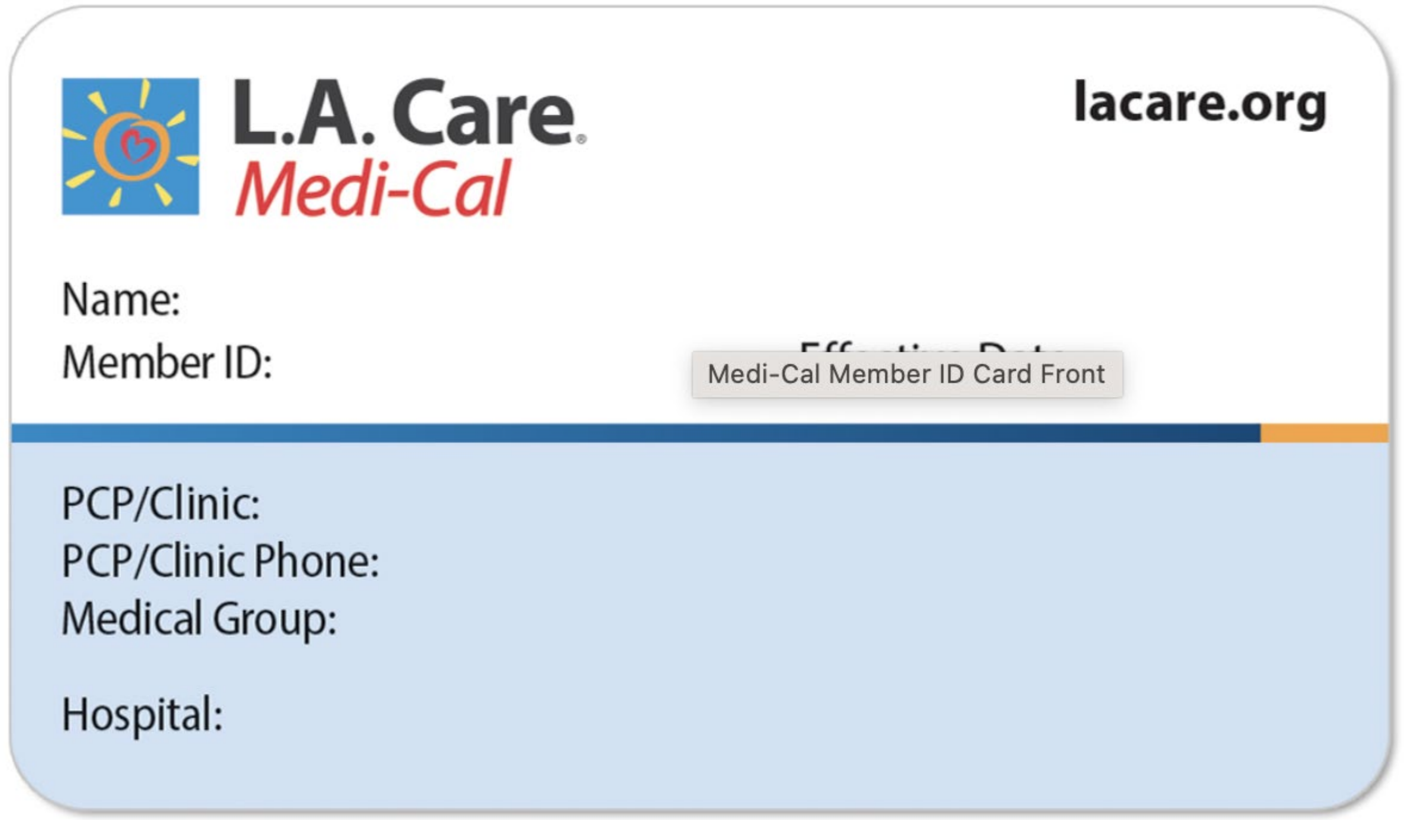
Insurance Card Examples

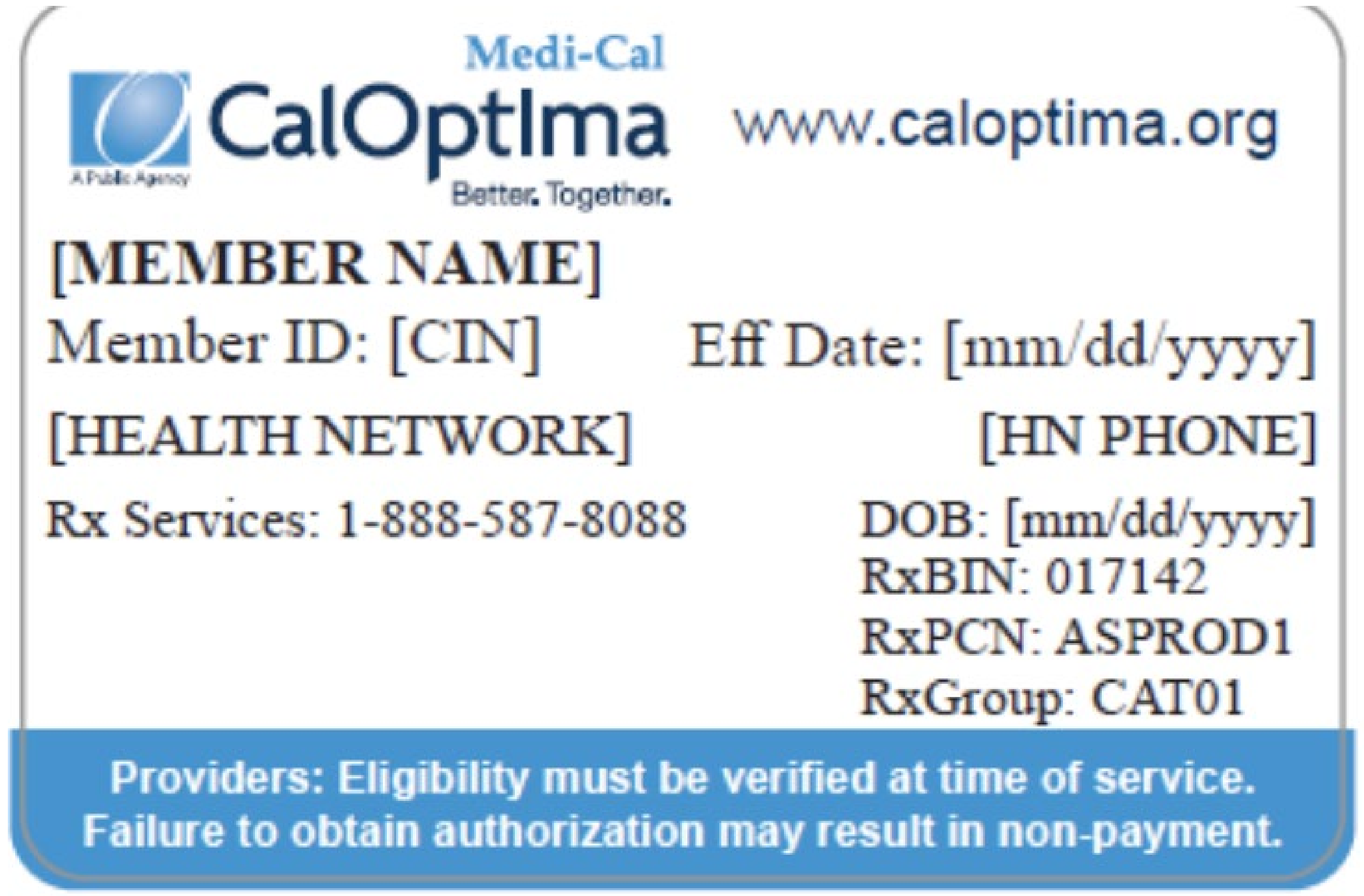




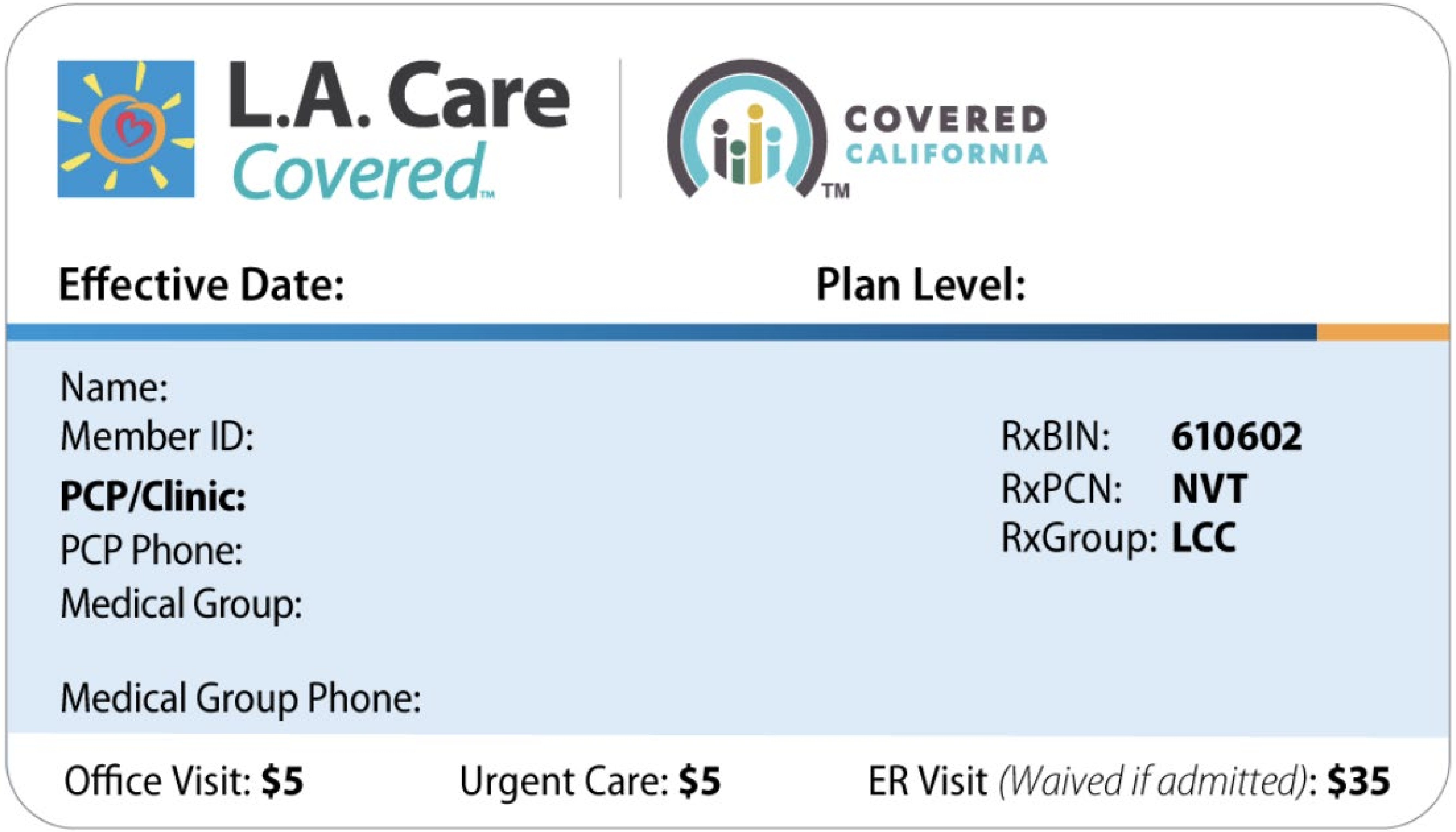


Medi-Cal Card Examples





Covered California Card Example (note the logo)


L.A. Care Covered
COVERED CALIFORNIA TM

Effective Date: **Plan Level:**

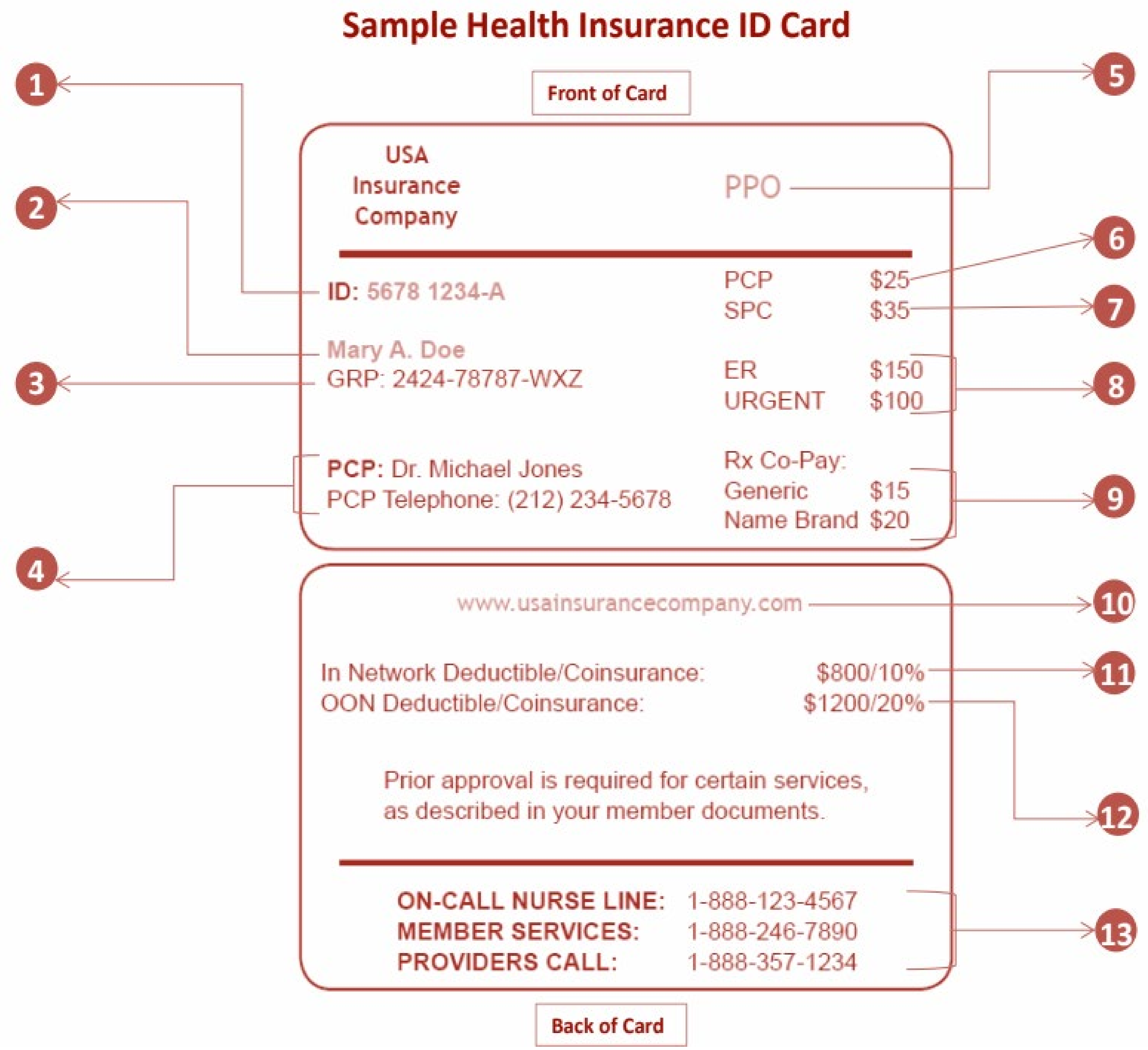
Name:
Member ID:
PCP/Clinic:
PCP Phone:
Medical Group:

Medical Group Phone:

RxBIN: **610602**
RxPCN: **NVT**
RxGroup: **LCC**

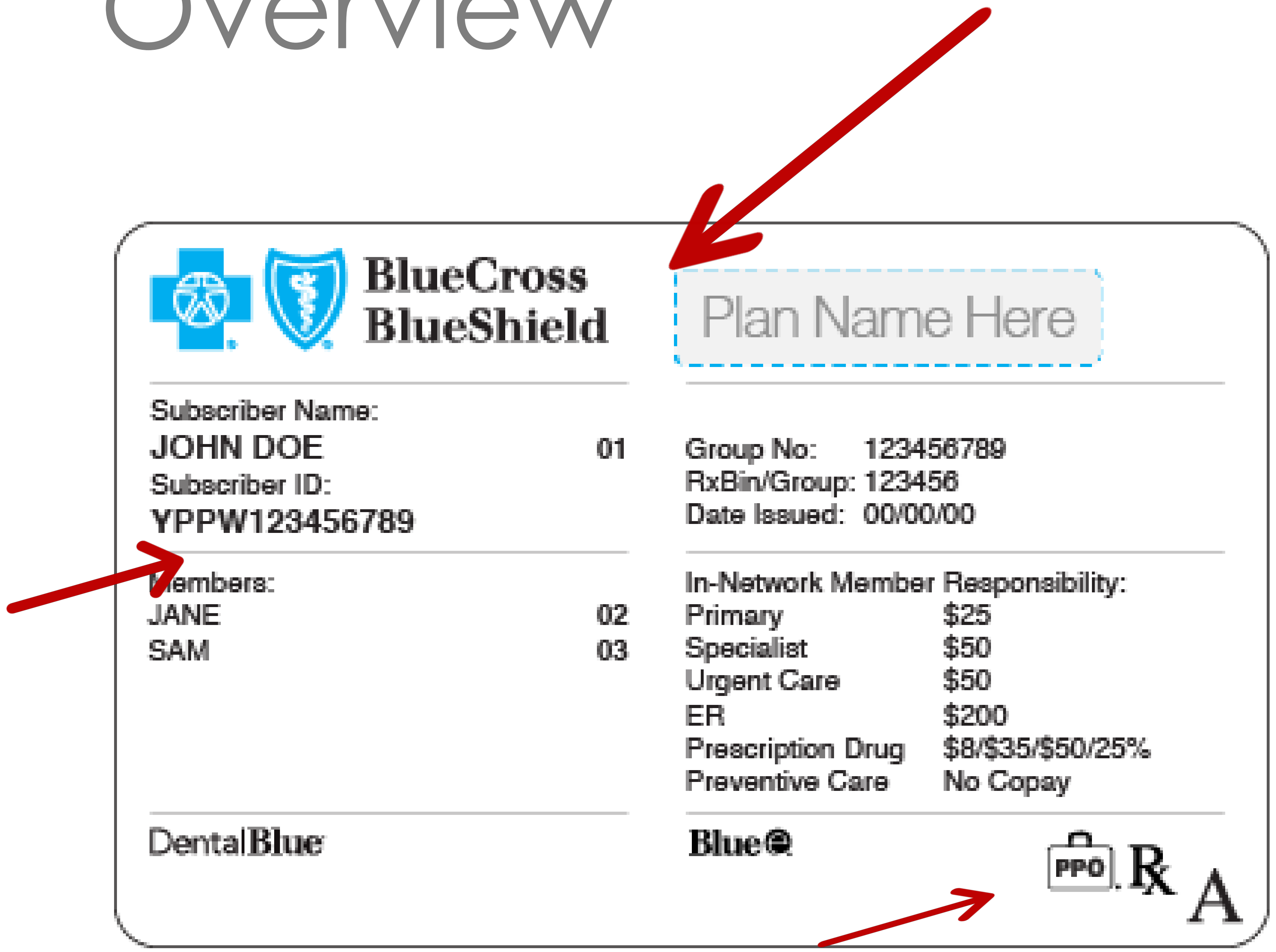
Office Visit: **$5** Urgent Care: **$5** ER Visit *(Waived if admitted)*: **$35**

Insurance Card Overview



Sample Health Insurance ID Card
1. Member ID Number
2. Member Name
3. Group Number
4. Primary Care Provider (PCP) Name + Phone Number
5. Plan Type
6. Copay for Visits to PCP
7. Copay for Visits to Specialty Care
8. Copay for Emergency & Urgent Care
9. Prescription (Rx) Drug Plan Information
10. Health Plan Website
11. In-Network (INN) Deductible $/Coinsurance %
12. Out-of-Network (OON) Deductible $/Coinsurance %
13. Plan Contact Information

Insurance Card Overview



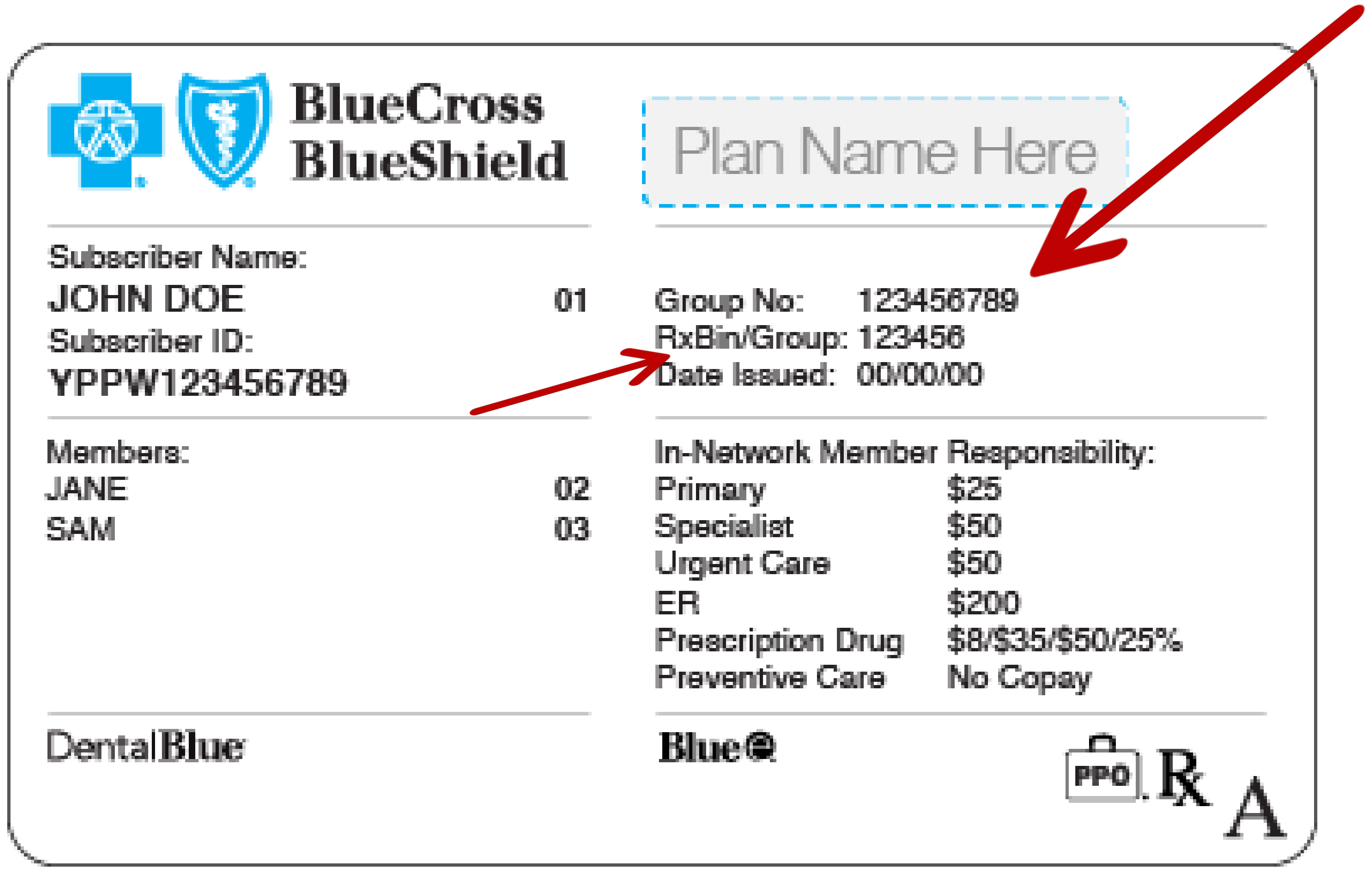
Insurance Company Information –

- Look for the name of the insurance company. Usually prominently displayed at the top
- Plan type – PPO, HMO, POS, etc.
- Health plan website/customer service contact information
- Provider contact information
- Medical and Pharmacy claims submission contact information

Policyholder Information –

- Your name and/or the name of the policyholder (i.e. spouse or parent)
- Member ID

Insurance Card Overview



Policy Number –

- This is a unique identifier for your insurance policy. It helps the insurance company identify your coverage details.

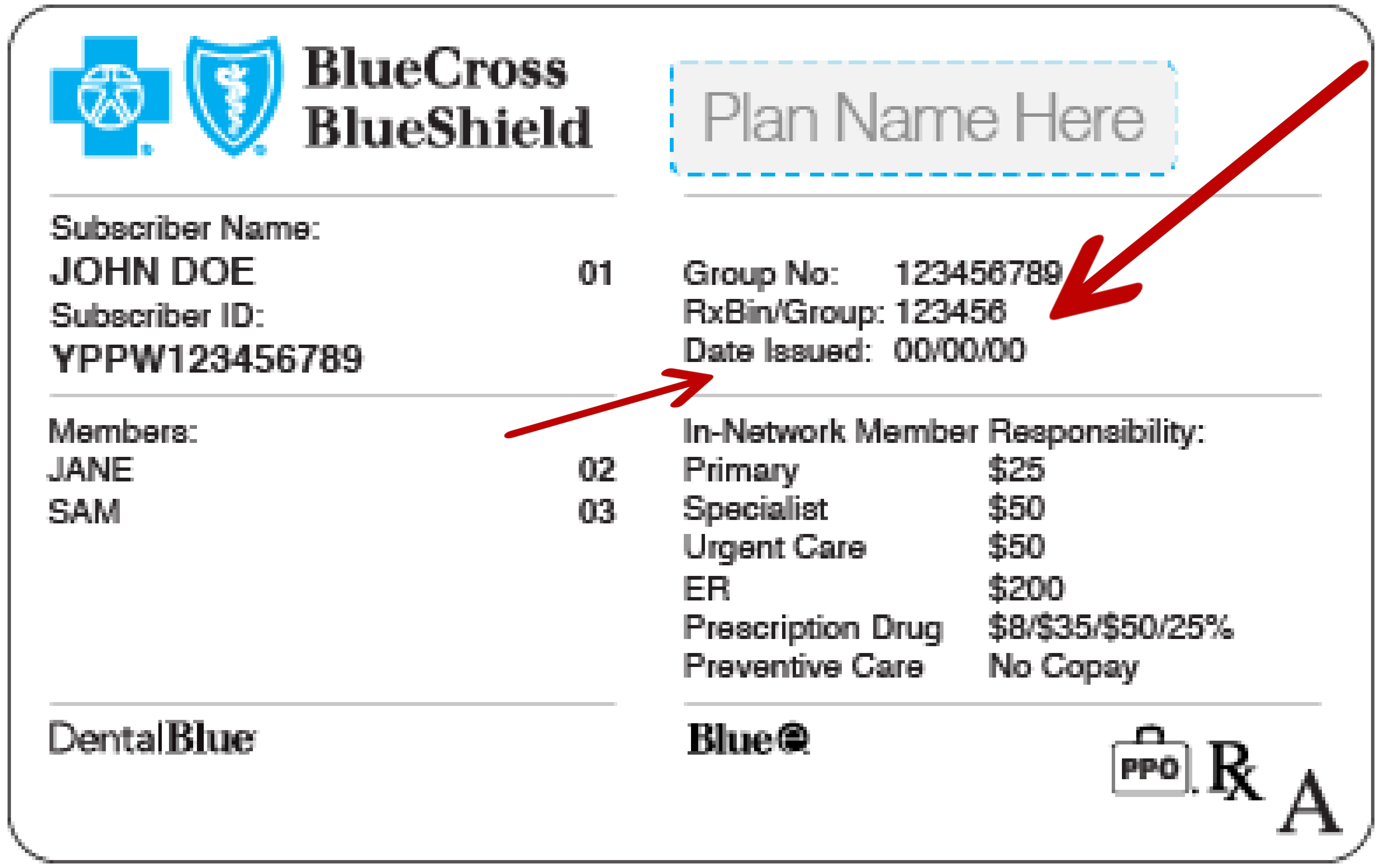
Group Number –

- If you have insurance through an employer or organization, a group number may be provided. This is used to categorize members of the same group for administrative purposes.

RxBIN/PCP –

- Is a six-digit number health plans use to process electronic pharmacy claims. RxBIN and PCN numbers are used to pick up a new prescription (or refill) without having a new ID card.

Insurance Card Overview



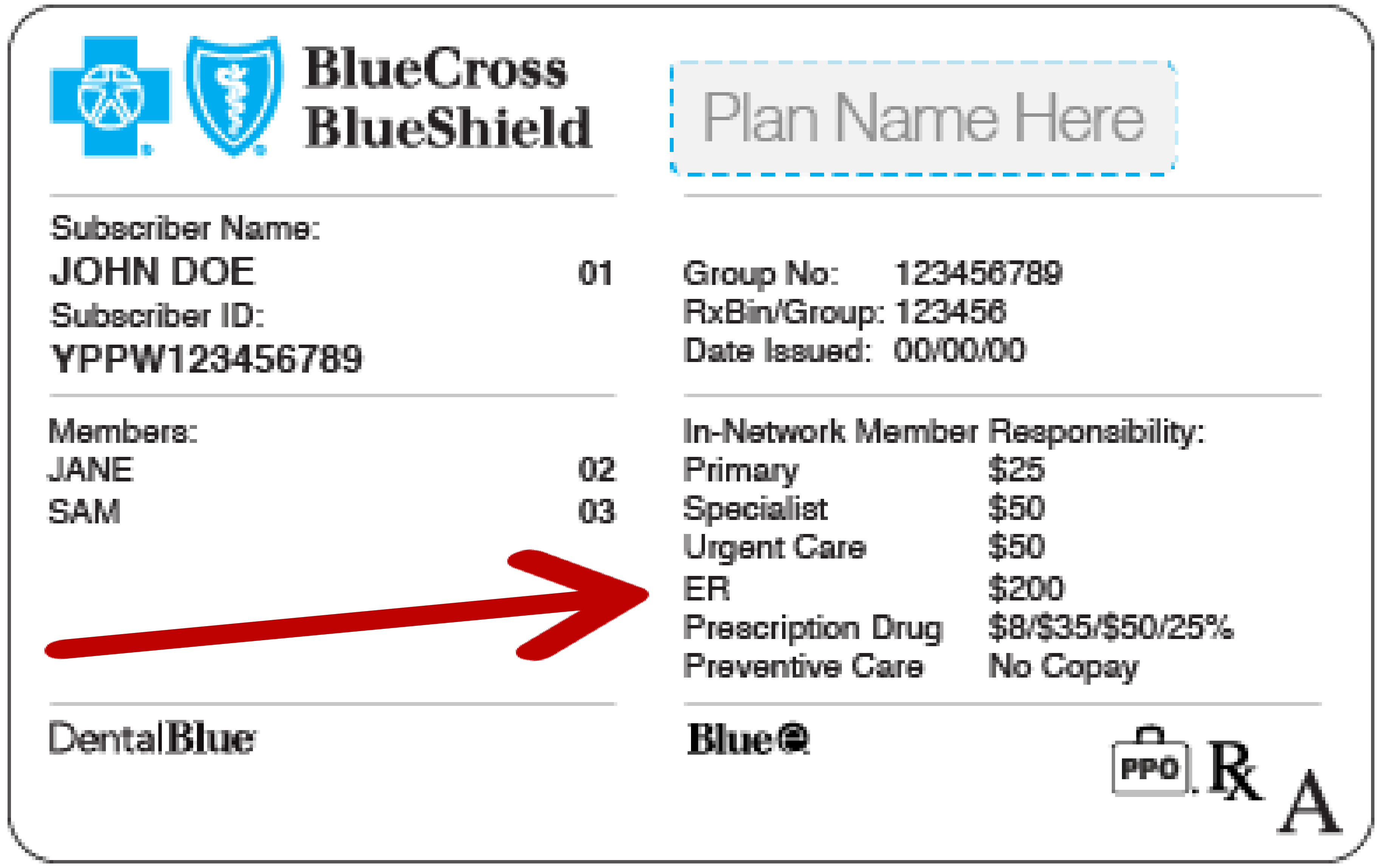
RxGRP–

- Is your employer identification number. Health insurance providers assign a GRS number to each employer plan. If you have health insurance through your employer, you're subject to their insurance package.

Effective Date and Expiration Date –

- The effective date is the start of your coverage, while the expiration date is the end of your coverage under the current policy. Make sure your coverage is active during the time you need it.

Insurance Card Overview



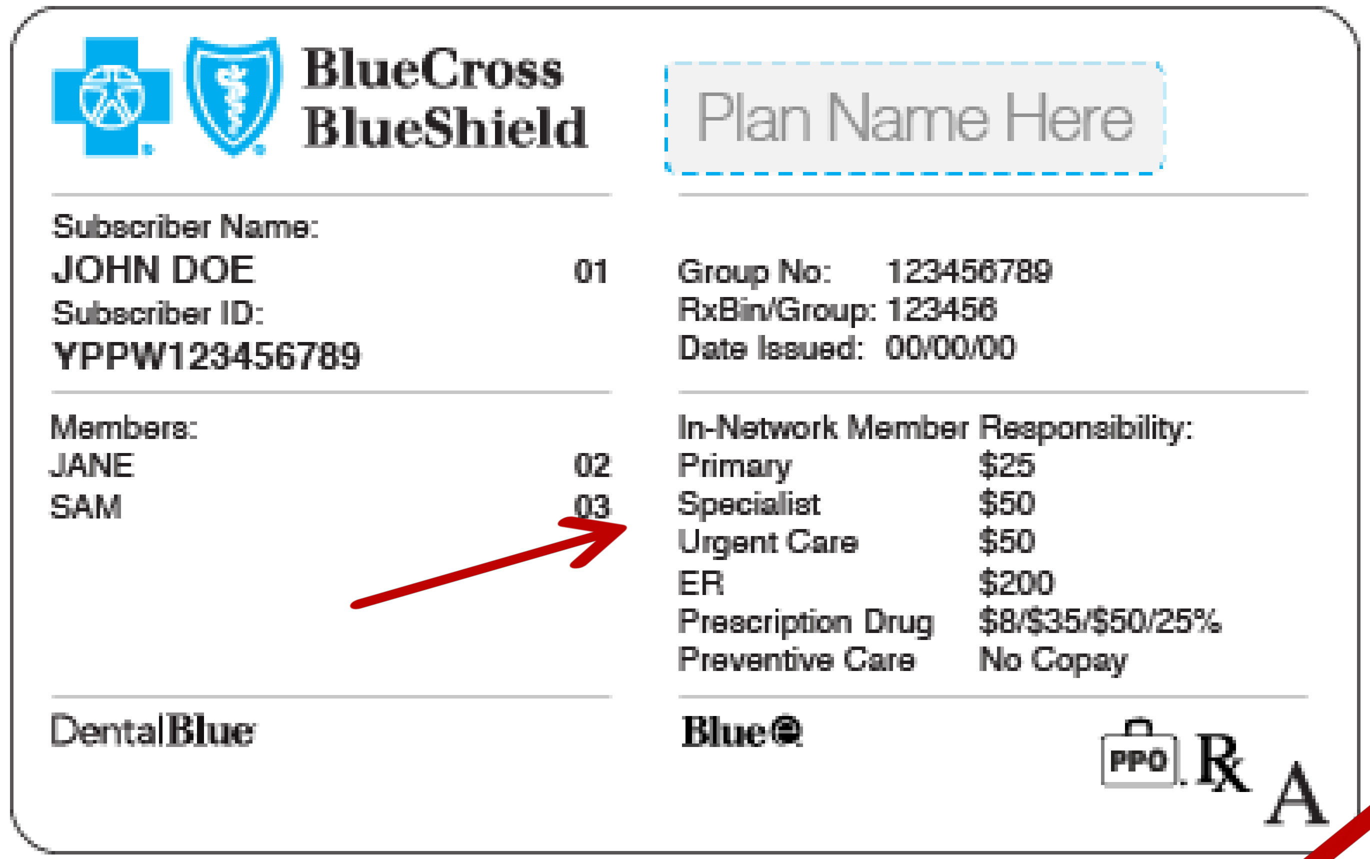
Primary Care Physician/Provider (PCP) Information –

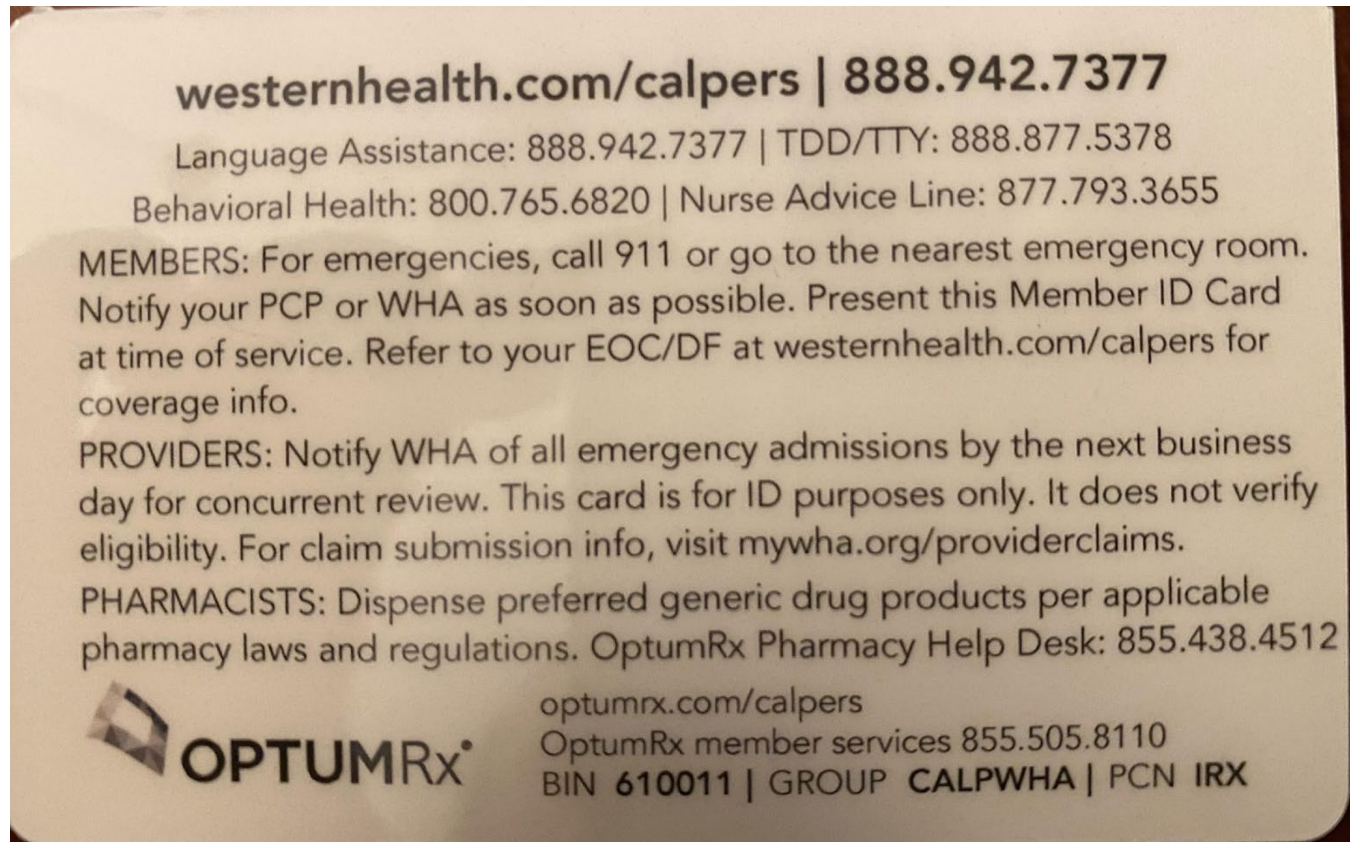
- Some insurance cards list the name and contact information of your primary care physician, if you have one designated.

Co-payments, Deductibles, and Coinsurance: PCP, Specialty Care, Emergency & Urgent Care –

- These are amounts you might have to pay when you receive medical services. Co-payment (co-pay) is a fixed amount you pay for each visit or service. Deductible is the amount you have to pay out of pocket before the insurance starts covering costs. Coinsurance is the percentage of costs you share with the insurance company after you have met your deductible.
- In-network and out-of-network deductibles and/or coinsurance.

Insurance Card Overview





Emergency Contact Information –

- Some cards may provide a phone number to call in case of emergencies or for preauthorization of certain treatments or procedures.

Network Information —

- Check whether your insurance is an HMO, PPO, or another type, and ensure you understand how it affects your choice of healthcare providers.

Prescription Information —

- If your insurance covers prescription drugs, there might be details about prescription benefits, such as copays for medications (generic may be cheaper).

Resources

- Centers for Medicaid & Medicare (CMS)
- California State Employees MyCalPERS
- St. Jude's Health Insurance Resource
- National Association of Insurance Commissioners

Overview of Upcoming Webinars

- September 27 – Just My Type: Choosing the Right Insurance for You
- October 25 – Young Adults: Preparing for Insurance Transitions in Your 20s
- November 29 – A Quick Guide to Medi-Cal, GHPP and Medicare

Thank you to our 2023 Public Policy & Advocacy Webinar Series Sponsors!

Thank you for joining us!

REMINDER:

This webinar is part of a series of educational webinars presented by the Hemophilia Council of California.

A recording and slides will be available in a few weeks at

http://www.hemophiliaca.org/education/webinars/

NEED HELP?

Contact **Lynne Kinst** at (916) 572-7771 or lkinst@hemophiliaca.org