

How to Read Your Insurance Card

You may have received a card or other document as proof of your insurance. Your card may look different from the one below, but should have the same type of information. Some health plans don't have cards, but you should have received this information in another way. If your health insurance card has a symbol or information you do not understand, call the customer service number on the card for help. If you didn't receive a card, contact your health plan to see if you should have.

INSURANCE COMPANY NAME

Plan type 4	Member Name: Jane Doe 1
Effective date	Member Number: XXX-XX-XXX 2
	Group Number: XXXXX-XXX 3
Prescription Group #XXXX	PCP Copay \$XX.XX Specialist Copay \$XX.XX Emergency Room Copay \$XX.XX 5
Prescription Copay 7 \$XX.XX Generic \$XX.XX Name brand	Member Service: 800-XXX-XXXX 6

The following information may be included on your insurance card or another document from your health plan or state Medicaid or CHIP program.

- 1 Member name and date of birth.** These are usually printed on your card.
- 2 Member number.** This number is used to identify you so your provider knows how to bill your health plan. If your spouse or children are also on your coverage, your member numbers may look very similar.
- 3 Group number.** This number is used to track the specific benefits of your plan. It's also used to identify you so your provider knows how to bill your insurance.
- 4 Plan type.** Your card might have a label like HMO, PPO, HSA, Open, or another word to describe the type of plan you have. These tell you what type of network your plan has and which providers you can see who are "in-network" for you.
- 5 Copayment.** These are the amounts that you will owe when you get health care.
- 6 Phone numbers.** You can call your health plan if you have questions about finding a provider or what your coverage includes. Phone numbers are sometimes listed on the back of your card.
- 7 Prescription copayment.** These are the amounts that you will owe for each prescription you have filled.

* Most cards will also have customer service and nurse line phone numbers on the back for your reference.