Health Insurance in the United States

Health insurance helps you get the care you need, when you need it and it protects you from high medical costs.

Why it Matters

- Covers medical care, checkups and vaccines
- Provides emergency and hospital care
- Covers prescription medications
- Reduces what you have to pay out of pocket

Types of Health Insurance Coverage

Medicaid

A form of healthcare coverage for eligible people.

Refugee Medical Assistance (RMA)

Short-term insurance for newcomers who do not qualify for Medicaid.

Health Insurance Marketplace

Allows individuals and families to buy insurance.

Employer Health Insurance

Health coverage offered by some employers; employees may pay part of the cost.

The type of insurance coverage you can get depends on your immigration status, income, age and eligibility.

Understanding Your Health Insurance

1. Primary Care Provider (PCP): Your main doctor or clinic
2. In network: Healthcare providers who accept your insurance
3. Premium: Monthly payment for insurance
4. Copay: A set amount you pay at a visit
5. Deductible: What you pay before your insurance starts covering services

Note: Each plan has different rules and costs.

Before You Get Care

1. Make sure the provider accepts your insurance.
2. Bring your insurance card and ID to your appointment.
3. Find out if you need a referral before seeing a provider.
4. Ensure your insurance covers the needed service or medication.
5. Ask about any costs you may need to pay.

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Contact your health coordinator for help. Insurance can change based on eligibility or life changes. Read all notices. If coverage ends, ask if you qualify for another option.