Understanding Health Insurance

What is health insurance?
A plan people purchase for coverage on medical expenses (such as doctor appointments, hospital stays, medications).

In the US, kids may remain on their parents plan until age 26.

There are different ways to purchase health insurance. The costs and benefits vary for each type. The options depend on health needs, age, and job status.

What kind of insurance do you have?

- **Employee Plans**
  - Private Insurance

- **Individual Policy (Marketplace)**
  - Private Insurance

- **State Sponsored Medicaid**
  - Public Insurance

What type of plan do you have?
The five most common types of plans are: Health maintenance organizations (HMOs), Preferred provider organizations (PPOs), Exclusive provider organizations (EPOs), Point-of-service (POS) plans, and High-deductible health plans (HDHPs), which may be linked to health savings accounts (HSAs).
These plans determine premiums, deductibles, co-pays, and in-network doctors that one is able to see.

In-network vs. Out-of-network
Almost half of the mental health providers in the USA do not accept any insurance. These providers are cash-pay only and are considered "out-of-network." In order to get reimbursed from your insurance, you will have to submit a claim, including a superbill directly to your insurance carrier. A superbill is similar to a receipt for services, but also includes personal details, dates of service, and diagnosis.
The best place to find a provider that is in-network with your specific insurance plan is through your insurance carrier's website. Most companies post an online list of in-network providers. If not, you can also contain their customer support to see if a preferred provider is in-network.

We are here to help you!
Insurance can be confusing, frustrating, stressful, complicated, etc., but you do not have to figure it all out alone! Randy Hoffman, MSW, LCSW, is available for Case Management appointments to discuss your individual concerns and available resources. Email her directly at RAH356@drexel.edu.