Know What's Covered

When unexpected illnesses or injuries come up, knowing what your health plan covers and doesn't cover can be confusing. This information could be the difference between paying a small percentage of healthcare costs, known as a copay or coinsurance, or paying the entire bill.

Luckily, insurance providers provide resources that break down the most common services and how much you will pay out-of-pocket for them. These resources include documents such as a summary of benefits and coverage (SBC) and online resources through the carrier website.

Summary of Benefits and Coverage

A summary of benefits and coverage (SBC) is a snapshot of a health plan's costs, benefits, covered health care expenses, and other features that may be important to you.

Most Important Sections of an SBC

Important Questions

These are the most commonly asked questions for benefits. Read through these carefully until you find your question.

Answers

These answers often have terms that may be unfamiliar, so refer to the Glossary at the top of the SBC.

Why This Matters:

This section explains exactly how the answer is applicable to you using specific examples.

Carrier Resources

All insurance providers will have easy to access websites that allow you to learn more about your benefits, including:

Provider Search

Provider search tools will help you find in-network providers nearby that can help provide the care you're looking for.

Helpful Content

These websites will often offer content that breaks down complicated concepts into terms you can understand.

Cost Calculator

Cost calculators allow you to input what service you need and give you an estimate of the out-of-pocket cost.

Kapnick