



Connections Newsletter

Connecting you to better health

July 2017

Understanding Health Insurance

Understanding your health insurance plan can be a daunting task, but understanding your coverage is critical to your financial and overall well-being. Knowing these basic insurance terms is a good first-step to determining what your out-of-pocket liability would be in the event of a medical emergency.

- **Premiums** – The amount of money that you and/or your employer pay for your insurance each month.
- **Deductible** – The amount of money that you must pay before your insurance begins to pay claims. Most of the time copays and coinsurance payments don't count towards your deductible.
- **Coinsurance** - The percentage of your covered medical costs for which you are responsible. Coinsurance payments begin after the deductible is met.
- **Copay** - The amount of money that you have to pay for office visits, prescriptions, urgent care, and emergency room visits. Not all health insurance plans use copays.
- **Maximum out-of-pocket expenses** - The maximum amount of money that you are responsible for in-network expenses including deductibles, copays and coinsurance payments. Once maximum out-of-pocket is reached, your insurance should pay 100% of your remaining medical expenses for that plan year.
- **Explanation of Benefits (EOB)** – When you make a claim on your health insurance policy, you will receive an EOB that explains the action the insurance company took on your claim and, if applicable, why your claim was denied and how to appeal the decision.

You will receive a **Summary of Benefits and Coverage (SBC)** that explains in layman's terms the details of your plan. For a more thorough guide to your health insurance coverage, please consult this webpage: <http://www.insure.com/health-insurance/understanding-health-insurance.html>.



3 Things to Care About

1. July is UV Safety Awareness Month. Even moderate exposure may increase risk.
2. UV rays can go through cotton clothing and hats. It's best to move to a shaded area as soon as possible.
3. Apply broad spectrum sunscreen of at least SPF 30 to block harmful UVA and UVB rays. Reapply at least every two hours, even if using a waterproof sunscreen.
https://www.va.gov/QUALITYOFCARE/education/UV_Safety_Awareness_Month.asp

Patient Testimonial



Rick Mosier

Stroudsburg, PA

"The whole experience was just awesome, hands down!"

For a long time I struggled with what I thought were back issues. I pushed through the pain to try and continue to do the things I loved like four-wheeling. As time went on though, I couldn't stand up straight anymore and was barely sleeping. During one doctor's visit, the physician had a surprising hunch; maybe it wasn't my back, but instead my hip. After an exam it became clear, my pain was coming from my hip and I needed a total hip replacement.

I went into work and contacted HR about my situation. Immediately my HR representative told me to contact ConnectCare3 for help. She explained my situation is exactly the reason we have those services. I figured it was worth the effort and I made the call.

My Nurse Navigator was quite simply, awesome! She went to my appointments and asked questions I hadn't thought of, but that gave me very good information. At first my physician was skeptical, because so few people have the support of a navigator, but once we explained her role and he saw how she contributed he was impressed. I was impressed, too. Throughout my appointments, surgery and follow-ups, my Nurse Navigator continued to check in with me to see how things were going and to offer support if needed.

Without the constant pain after my surgery, I was able to sleep through the night again and started to feel better overall. People joked that I had gotten taller because I could stand up straight again. My mood improved, too. One day soon after the surgery my wife told me how happy she was to have her husband back. She said that when I was in pain all the time I was miserable and she had really missed me being my happy-go-lucky self and was so glad to have the "old" me back!

I would tell anyone with this benefit that calling ConnectCare3 is very much worth your time. It doesn't make sense not to call. I was skeptical too at first, but once I took the time to talk with them I quickly saw how kind, caring and helpful they are. They explained just how they could help me and walked me through the process. The whole experience was just awesome, hands down!

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