

I know how to identify the important details on my insurance card

As you start to become independent, it is important to carry a copy of your own health insurance card and to be able to identify the important parts. Your card may look different from the one shown but should have the same type of information. If you share a policy with your parents you will need to ask them to help you obtain a copy to keep for yourself. You will need this for every doctor's appointment, so please keep in your purse or wallet.

- 1 Insurance company name:** This is the company that you have your insurance policy with. The company may be referred to as a carrier.
- 2 Coverage or Plan type:** Your card might have a label like HMO, or PPO, to describe the type of plan you have. Knowing the type of plan will help you determine your network - you want to make sure your providers are in-network!
- 3 Policyholder, subscriber name, member name:** This is the primary person, either yourself or a parent who has purchased or owns the insurance policy.
- 4 Member number, member ID identification number, name ID, ID:** This number is specific to you - regardless of your plan within that company. It tells your healthcare provider how to bill your insurance plan.
- 5 Group number:** This number is unique to your plan and is used to track the particular benefits your plan includes. If you get your insurance from an employer, all employees will have the same group number.
- 6 Policy name:** Insurance companies offer a lot of different policies. This will be important to know, in understanding if your provider is covered and at what rate.

1 Insurance Company	2 COVERAGE TYPE
3 Policy Holder John Smith	7 Office Visit: \$10 Urgent Care: \$30
4 Member Number XOX1234567890	Emergency Room: \$100 Specialist: \$60
5 Group Number 987654-321-000	8 Rx Bin Rx PCN Rx GRP
6 Policy Name	

- 7 Co-pay (copayment):** These are the amounts that you will owe when you get healthcare with the various types of providers.
- 8 Pharmacy (Rx) benefits:** If you have pharmacy benefits with your healthcare plan, they will be listed like this. Some companies may provide you with a separate card.
 - **Rx BIN:** Tells the pharmacy the name of your insurance company.
 - **Rx PCN:** Helps the pharmacy locate your pharmacy member profile.
 - **Rx GRP, Rx Group:** Informs the pharmacy of your prescription benefits.

Tip!

Save a digital copy of your card to the notes section of your phone, or download your insurance company's app to your phone and create an account so you always have a copy of your card on hand!

