

How does health insurance work?

Here are the basic steps of how to use your health insurance. Turn this page over to learn about the health insurance words used below.

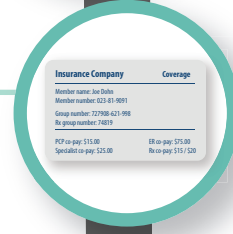
1 I enroll through the Health Insurance Marketplace.



2 I pay my monthly premium to the insurance company. I won't get my insurance card until I make my first premium payment.



3 I get my insurance card and Summary of Benefits and Coverage in the mail, which shows my plan's health care services and costs.



8 I send my payment to my doctor.

4 I go see my doctor when I'm sick or need preventive care. I may need to pay a copayment.



5 My doctor sends a bill to my health insurance company.



6 My health insurance company sends me an Explanation of Benefits (EOB), showing how much of the bill they paid, if any.



7 My doctor sends me a bill for the amount not paid by the insurance company.



Health insurance words to know

Copayment, also known as a copay – A fixed amount you may pay at the time you receive a health care service – for example, you may pay \$15 when you go for a doctor visit.

Explanation of Benefits (EOB) – A written explanation from your insurance company about a request for payment, or claim, they have gotten from you or your health care provider. You might not get an EOB for 30 days or more after you get a health care service.

The EOB shows how much money the insurance company paid and how much money you must pay (if any) for the covered health care service or item. The EOB is not a bill. If you owe any money, you will get a bill from your health care provider.

Health Insurance Marketplace – An online marketplace where you can buy a Qualified Health Plan (Bronze, Silver, Gold and Platinum in Missouri) or Catastrophic coverage from private insurance companies.

Premium – The cost you pay for your health insurance. Premiums may be paid by you, your employer or a combination of both. It is usually paid monthly.

Preventive care – Routine health care that includes screenings, check-ups and patient counseling to help prevent illnesses, disease or other health problems. Many preventive care services are free to you, so you don't pay a copayment or other fees for these services. Learn more about free preventive care services at [healthcare.gov](https://www.healthcare.gov).

Summary of Benefits and Coverage (SBC) – A written summary of a health insurance plan that shows its costs and benefits. When you are shopping for health insurance, you can compare the costs and benefits of different plans by reading their SBCs. When you enroll in a health insurance plan, your insurance company will send you the SBC for your plan.

Have questions?



Find free help

Find free in-person or virtual help from trained assisters near you. Visit covermissouri.org or call **1-800-466-3213** to set up an appointment to learn more or enroll.



Contact the marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at healthcare.gov.



Para El Español

Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-800-318-2596** o visitando cuidadodesalud.gov.



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