Using Your Qualified Health Plan

Atrio Health Plans:
www.atriohp.com
877-672-8620

BridgeSpan Health:
www.bridgespanhealth.com
800-940-2569

Health Net:
www.healthnet.com
800-940-2569

Health Republic Insurance:
www.peoplenotprofits.com
888-990-6635

Kaiser Permanente:
www.kp.org
866-973-4588

Moda Health:
www.modahealth.com
800-342-0526

Oregon’s Health CO-OP:
www.ohcoop.org
855-722-8204

PacificSource Health Plans:
www.pacificsource.com
800-688-5008

Providence Health Plan:
www.providencehealthplan.org
800-988-0088

Trillium:
www.trilliumchop.com
800-910-3906

I’m covered, now what?
Live. Life. Well
#wHealth
#GetCovered

6512 23rd Avenue NW #305
Seattle, WA 98117
www.nwrpca.org
Making the Most of Your Qualified Health Plan (QHP)

1.) **Find a Doctor:** Search within your insurance plan’s network and find a physician that meets your needs (ex: gender/location). If you are new to the area, ask your previous physician for a recommendation. Community Health Centers (CHC) are a great source for primary care and other health services. Contact your state Primary Care Association to find your closest CHC: www.orpca.org

2.) **Keep a Medical History:** Maintain a list of your medical history: surgeries, conditions and medications. Family history and lifestyle choices (eating and exercise habits) are helpful for your physician to provide better care and for you to take charge of your health.

3.) **Emergency Room (ER) Usage:** Use the ER for emergencies only, such as a severe cut requiring stitches or broken bones. For other health issues like flu/cold symptoms or sprains, make an appointment with your primary care physician.

4.) **Use Generic Drugs:** Generic drugs are medically equivalent to brand-named drugs and are cheaper.

5.) **Stay Healthy:** Exercising, eating right, and making healthy lifestyle choices in combination with yearly check-ups will help you stay healthy.

6.) **Review Your Health Insurance Plan Annually:** Ensure your insurance plan meets your needs—especially if you’ve had significant life changes such as having a child or marital status change. Visit www.coveroregon.com or your local CHC to change your coverage.

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**Frequently Asked Questions**

**What is a network and how do I learn about mine?**
A group of physicians, hospitals & other providers that have agreed to provide medical services to a health insurance plan’s members at discounted costs.

**What is preventive care?**
Preventive care consists of measures taken to prevent diseases such as diet, exercise & annual check-ups.

**What is a deductible?**
The specified amount of money that an individual pays before an insurance company will pay a claim.

**What is a copay?**
The flat dollar amount an individual pays per visit, service, or prescription.

**What is coinsurance?**
Your share of the costs of a covered service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe.

**How much of my medical expenses will be covered?**
- Bronze Plan: 60%
- Silver Plan: 70%
- Gold Plan: 80%
- Platinum Plan: 90%

*Contact your insurance company to learn more about coverage details.*