



## Insurance Plans: Contact Information

Blue Cross of Idaho Health Services:  
[shoppers.bcidaho.com](http://shoppers.bcidaho.com)  
800-462-7677

BridgeSpan Health:  
[www.bridgespanhealth.com](http://www.bridgespanhealth.com)  
855-857-9943

Mountain Health Co-Op  
[www.mhc.coop](http://www.mhc.coop)  
855-447-2900

PacificSource Health Plans:  
[www.pacificsource.com](http://www.pacificsource.com)  
855-330-2792

Regence BlueShield of Idaho, Inc.  
[www.id.regence.com](http://www.id.regence.com)  
800-632-2022

SelectHealth:  
[www.selecthealth.org](http://www.selecthealth.org)  
800-538-5038

Time Insurance Company/  
Assurant Health  
[www.assuranthealth.com](http://www.assuranthealth.com)  
888-575-3421



## Staying Healthy

- Eat Healthy
- Stay Active
- Make Healthy Choices
- Get Annual Check-ups

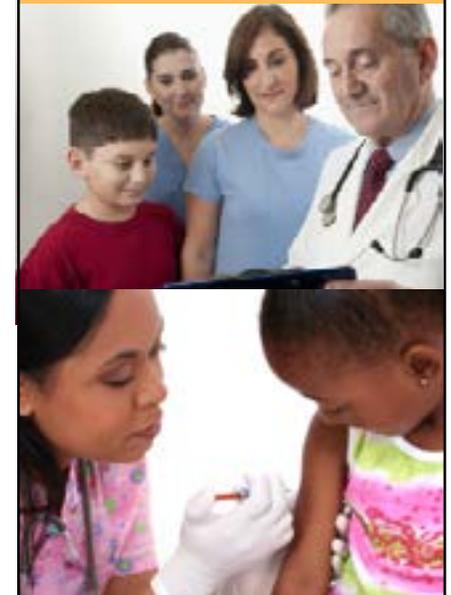


[www.idahopca.org](http://www.idahopca.org)



[www.nwrpca.org](http://www.nwrpca.org)

# Using Your Qualified Health Plan



## "I'm covered, now what?"

Live. Life. Well  
#GetCovered



## Frequently Asked Questions

### *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.idahopca.org/find-chc](http://www.idahopca.org/find-chc)
- 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.yourhealthidaho.org](http://www.yourhealthidaho.org) or your local CHC to change your coverage.

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.