

# Health Insurance

## It's Important to Understand



## How Your Insurance Works

1. Read your network and coverage books- they help to explain what services are covered and which providers you can go see
2. Always keep your current insurance card with you at all times
3. Make sure you know what services are direct access and which services you must have a referral for
4. Help your providers out by knowing your own medical history and what your needs are
5. Call your insurance company and find out the name of your care coordinator/ case manager
6. Find out if your insurance company covers your equipment- can it be fixed and replaced if necessary
7. Expect your coverage to change when you turn 21



Kentucky Commission for Children  
with Special Health Care Needs