



What's Here

MyHealthcareFinances.com is a **freely available website** to learn about finances related to healthcare and ways to work with your health care team, your family, and others to take steps that may help lower your costs.

On MyHealthcareFinances, you can **View, Print, and Share...**



INTERACTIVE CONTENT

Launch an interactive learning experience with voice-over and interactivity for you to learn at your own pace.



STEPS TO TAKE GUIDE

Walk through steps to keep in mind for healthcare finances processes to be ready to help you take steps that may be right for you.



BE INFORMED GUIDE

Keep important information related to healthcare finances right at your fingertips.



CONVERSATION GUIDE

Get some key questions to ask your healthcare providers, pharmacists, and family to spark conversation.

Catalogue

- Be Informed Guide
- Interactive Content
- Steps You May Take Guide
- Conversation Guide



HEALTH INSURANCE.

Health Insurance can be confusing. Let's take it one step at a time and get started with the basics that may help you make informed decisions.

UNDERSTAND HOW INSURANCE WORKS

- 1. Health Insurance Introduction**
3 pages
Learn what health insurance covers, who provides health insurance, and the different types of health insurances available.

- 2. Words That Matter for Health Insurance**
20 minutes with audio
Understand health insurance financial and prescription drug terms with simple definitions and examples.

DECIDE WHICH PLAN WORKS FOR YOU

- 1. Employer-Sponsored and Individual Insurance**
15 minutes with audio
See an overview of Marketplace and Employer-Sponsored Health Insurance plans and how you can enroll in them.

- 2. Tips for Picking an Employer or Marketplace Plan**
15 minutes with audio
Find tips for picking a health insurance plan that may work for you, including how to do the math to figure out a plan's true cost.

- 3. Medicare, Medicaid, and Other Government Healthcare Programs**
20 minutes with audio
Learn about government-sponsored health insurance, including Medicare, Medicaid, and other government healthcare programs, and how to enroll in them.

- 4. Tips for Picking a Medicare Plan**
15 minutes with audio
Find tips for picking a Medicare plan that may work for you including how to do the math to figure out a plan's true cost.

USE YOUR INSURANCE

- 1. Finding In-Network Health Care Providers**
1 page
See steps you can take to find in-network health care providers and whom to ask for support to help you save money.

- 2. How to Find a Clinical Trial and Understand Your Potential Out-Of-Pocket Costs**
2 pages
Be informed about finding, qualifying, and understanding your potential out-of-pocket costs for a clinical trial.

- 3. Finding In-Network Pharmacies**
1 page
See steps you can take to find in-network pharmacies and whom to ask for support to help you save money.

- 4. Exception Requests for Prescription Drugs**
1 page
Learn about exception requests, situations when they might be helpful, and tips on filing exception requests.

- 5. Appealing Denials of Coverage**
1 page
Explore the process of appealing a denial of coverage and the steps that you can take to file an appeal when appropriate.

- 6. Navigating Two Insurance Plans**
1 page
Learn about navigating between two insurance plans and how they can pay for your medical care and prescription drugs.

- 7. Getting Prior Authorizations**
1 page
Understand how to work with your health care team to get prior authorizations.

- 8. Veterans Affairs (VA) Care Options**
3 pages
Learn how VA health care provides medical care and services for veterans through VA Care Locations and the Community Care Network



MEDICAL BILLS.

It can be challenging to understand and manage medical bills. Let's walk through medical bills and the steps you may decide to take to help reduce costs before and after receiving care.

UNDERSTAND YOUR MEDICAL BILLS

- 1. Introduction to Medical Bills**
10 minutes with audio
Get to know the explanation of benefits document you may receive after you get medical care, and what you can do with it.

REDUCE YOUR COST BEFORE CARE

- 1. Ways to Avoid Higher Medical Bills Before Care**
2 pages
Learn steps you can take before receiving care to avoid higher-than-necessary medical costs.

- 2. Ways to Lower Your Prescription Drug Costs**
1 page
Get questions to ask your health care team and pharmacist that may help lower your prescription drug costs.

HANDLE YOUR MEDICAL BILLS

- 1. Reviewing and Managing Medical Bills**
2 pages
See what to look out for when reviewing medical bills, and whom to reach out to for support in managing your medical bills.

- 2. Negotiating and Paying Medical Bills**
1 page
Walk through when to contact your health care provider, see what you can negotiate, and get tips on paying your medical bills.

GET FINANCIAL HELP

- 1. Places to Get Help with Medical Costs**
2 pages
Find examples of financial assistance options that may be available to assist with medical bills and learn how you can find resources to help.

- 2. Additional Topics**
1 page
Explore other topics to consider for your finances now, and in the future; including, Life Insurance, Managing Debt, Creditors, and Collections.



EMPLOYMENT AND DISABILITY.

If you are diagnosed with a medical condition that does not allow you to work in the same way as before, there are steps you can take. Let's explore patient and caregiver protections, options when losing employment, and disability insurance.

UNDERSTAND PATIENT PROTECTIONS AT WORK

- 1. Navigating Disclosure for Patients**
2 pages
Explore potential legal protections and resources to help make decisions at work.

- 2. Working with a Medical Condition and Taking Time off**
15 minutes with audio
Learn about tools and laws designed to protect an employee's job and health insurance during time off for a serious medical condition.

UNDERSTAND CAREGIVER PROTECTIONS AT WORK

- 1. Understanding Caregiver Programs and Rights at Work**
20 minutes with audio
See rights at work, laws, and resources to help caregivers of someone diagnosed with a long-term medical condition.

SEE OPTIONS WHEN LOSING EMPLOYMENT

- 1. Health Insurance Options When Losing Employment**
20 minutes with audio
Explore options that may be available if you recently lost employer-sponsored health insurance coverage (COBRA, Marketplace plans, Medicare, or Medicaid).

- 2. Unemployment Benefits**
2 pages
Learn about eligibility criteria and ways to apply and remain eligible for unemployment benefits.

UNDERSTAND DISABILITY INSURANCE

- 1. Understanding Disability Insurance**
15 minutes with audio
Learn how disability insurance may help people keep some income if they cannot work due to your medical condition, and where plans can be purchased.