

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.



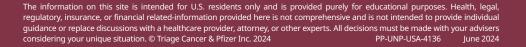
BE INFORMED GUIDE

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.







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. Interactive Content Steps You May Take Guide Conversation Guide **UNDERSTAND YOUR MEDICAL BILLS HEALTH INSURANCE.** 1. Introduction to Medical Bills Health Insurance can be confusing. Let's take it one step at a time 10 minutes with audio and get started with the basics that may help you make informed Get to know the explanation of benefits document you may receive after you get medical care, and what you can do with it. UNDERSTAND HOW INSURANCE WORKS REDUCE YOUR COST BEFORE CARE 1. Health Insurance Introduction 1. Ways to Avoid Higher Medical Bills Before Care 3 pages 2 pages Learn what health insurance covers, who provides health insurance, and the Learn steps you can take before receiving care to avoid higher-than-necessary different types of health insurances available. medical costs. 2. Words That Matter for Health Insurance 2. Ways to Lower Your Prescription Drug Costs 20 minutes with audio Understand health insurance financial and prescription drug terms with simple Get questions to ask your health care team and pharmacist that may help lower definitions and examples. your prescription drug costs. **DECIDE WHICH PLAN WORKS FOR YOU HANDLE YOUR MEDICAL BILLS** 1. Employer-Sponsored and Individual Insurance 1. Reviewing and Managing Medical Bills 15 minutes with audio See an overview of Marketplace and Employer-Sponsored Health See what to look out for when reviewing medical bills, and whom to reach out to Insurance plans and how you can enroll in them. for support in managing your medical bills. 2. Tips for Picking an Employer or Marketplace Plan 2. Negotiating and Paying Medical Bills 15 minutes with audio Find tips for picking a health insurance plan that may work for you, including Walk through when to contact your health care provider, see what you can how to do the math to figure out a plan's true cost. negotiate, and get tips on paying your medical bills. **GET FINANCIAL HELP** Medicare, Medicaid, and Other Government **Healthcare Programs** 1. Places to Get Help with Medical Costs 20 minutes with audio Learn about government-sponsored health insurance, including Medicare, Med-Find examples of financial assistance options that may be available to assist icaid, and other government healthcare programs, and how to enroll in them. with medical bills and learn how you can find resources to help. 4. Tips for Picking a Medicare Plan 2. Additional Topics 15 minutes with audio 1 page Find tips for picking a Medicare plan that may work for you including how to do Explore other topics to consider for your finances now, and in the future; includthe math to figure out a plan's true cost. ing, Life Insurance, Managing Debt, Creditors, and Collections. **USE YOUR INSURANCE EMPLOYMENT AND DISABILITY.** 1. Finding In-Network Health Care Providers 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 See steps you can take to find in-network health care providers and whom to ask losing employment, and disability insurance. for support to help you save money. How to Find a Clinical Trial and Understand Your **UNDERSTAND PATIENT PROTECTIONS AT WORK Potential Out-Of-Pocket Costs** (i) (i) 1. Navigating Disclosure for Patients 2 pages Be informed about finding, qualifying, and understanding your Explore potential legal protections and resources to help make decisions at work potential out-of-pocket costs for a clinical trial. 2. Working with a Medical Condition and Taking Time off 3. Finding In-Network Pharmacies 15 minutes with audio 1 page Learn about tools and laws designed to protect an employee's job and health See steps you can take to find in-network pharmacies and whom to ask for insurance during time off for a serious medical condition. support to help you save money. UNDERSTAND CAREGIVER PROTECTIONS AT WORK 4. Exception Requests for Prescription Drugs 1. Understanding Caregiver Programs and Rights at Work Learn about exception requests, situations when they might be helpful, and tips 20 minutes with audio See rights at work, laws, and resources to help caregivers of someone diagnosed on filing exception requests. with a long-term medical condition. 5. Appealing Denials of Coverage SEE OPTIONS WHEN LOSING EMPLOYMENT 1. Health Insurance Options When Losing Employment Explore the process of appealing a denial of coverage and the steps that you can take to file an appeal when appropriate. 20 minutes with audio Explore options that may be available if you recently lost employer-sponsored 6. Navigating Two Insurance Plans health insurance coverage (COBRA, Marketplace plans, Medicare, or Medicaid). 2. Unemployment Benefits Learn about navigating between two insurance plans and how they can pay for your medical care and prescription drugs. 2 pages Learn about eligibility criteria and ways to apply and remain eligible for unem-7. Getting Prior Authorizations ployment benefits. UNDERSTAND DISABILITY INSURANCE Understand how to work with your health care team to get prior authorizations. 1. Understanding Disability Insurance 8. Veterans Affairs (VA) Care Options 15 minutes with audio

Learn how VA health care provides medical care and services for veterans

through VA Care Locations and the Community Care Network

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.