



I started a zine distribution community run completely by volunteers. If you want to learn how to get involved or support the cause @punkprints.atx on Instagram

I'm a 21-year-old college student working in healthcare, while also navigating the American healthcare system myself. With firsthand experience witnessing patients struggle against financial barriers to access basic health services, I know that informed decision making is integral to patient care. This zine is my way of breaking down those barriers and empowering people with the knowledge they need to take control of their health.

For more information



About the Author

Primary care provider (PCP)
Your first point of contact when you have a medical question OR symptom

Network
A list of providers/places that accept your insurance (varies by plan)

Deductible
How much you have to pay before insurance will start paying for services.

Co-pay
How much you have to pay for each visit

Co-insurance
The % amount insurance will pay for

ex: the insurance company will cover 80% of costs after the deductible. You will have to pay the deductible + the remaining 20%

OOP max (Out of Pocket)
A capped amount. You will not pay more than this amount in a given year

A Bite-Sized guide to Navigating Health Insurance
How to pick the best Plan for you

HEALTH INSURANCE

How to get: **FREE**

HMO plan You need a referral from PCP to see a specialist

Pros:	Cons:
cheaper costs managed by PCP	referrals can sometimes delay care

EPO plan - You don't need a referral but it won't cover emergencies
 ✓ Choose your Specialists
 X ER visits

Behavioral Health typically doesn't Require referrals

If you're already on medication, you should also check the plan's **Formulary**

A list of drugs that are covered and pre-approved by the insurance company

Prior authorization
oe if your drug requires a Special paperwork that the insurance needs Before they will cover a medication / procedure (certain ADHD meds)

- #1 go to [Healthcare.gov](https://www.healthcare.gov) to start the application & see if you qualify for a subsidy
- #2 go to [Healthinsurance.org](https://www.healthinsurance.org) to SHOP for insurance after confirming how much subsidy you'll receive
- #3 enroll in a plan that best fits you

Third party that Request subsidies
 * you'll need a separate account
 This doesn't respect the Subsidy yet but it's the official chance

How do I apply

Dealing w/ insurance doesn't have to be scary!
 Most plans have an online portal that you can access to find all of your documents

- Medical
 - Dental
 - Vision
- Keep in Mind!
 Are all separate
 A medical plan will not cover dentist/glasses unless you apply for all of live
 don't get it if you don't need it!!!
- Sometimes these will be on different cards.
 Make sure to Keep ALL of them!

If you make less than \$4k/year you qualify for a "subsidy" which will pay for your MONTHLY PREMIUM

Who Qualifies?
 • Anyone who doesn't qualify for insurance through employer's (amazing news for part-timers)
 college students that don't have health insurance
 If you don't qualify for Medicaid/chip
 If you are turning 25

Pick a plan

You can choose to pay for better plans but it is still cost effective! As low as \$10 a month!!!

You want a plan that will be affordable at the doctors office while also being affordable every month

Insurance Plans have Long names and can be misleading.
 These companies rely on the ignorance of the masses. Remember, they are here to maximize profits

Shop for	Don't Shop for
<ul style="list-style-type: none"> HMO/ppo Copay plans stars 	<ul style="list-style-type: none"> Bronze/silver/gold EPO plans

These medals aren't a good representation of coverage

Medical Care rating by Customer Service Doctors

If you already have a PCP or active medications, you can filter results your according to what you need covered



This is the more expensive of the two
And must be met before co-insurance
will apply

If the plan covers other members of
the family

Family deductible



If the plan only covers you,
you're only responsible for
this amount

Individual Deductible

Other Resources:

Solid Choices
United Health Care
Blue Cross Blue Shield
Superior Healthplan
Favorites but it depends
on the plan

Thanks 4
Reading!

Share this w/
a loved one

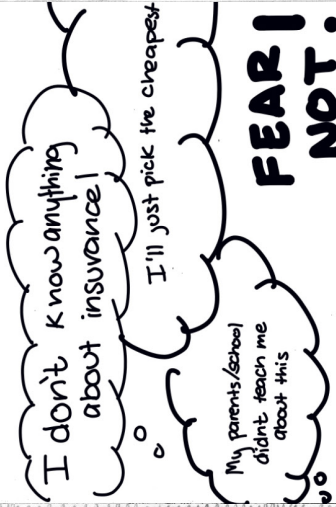
This is why its so
important to choose the
Correct Plan!!

UNTIL you reach
Maximum OOP
(Actually Insure)

**Summary of the American
Healthcare
System:**
They expect
you to pay
for (in order)
→ premium (monthly)
→ deductible
→ copay*
→ Coinsurance

* Copay plans allow
you to receive services
w/o paying deductible

You might be thinking you



**FEAR!
NOT!**

Insurance Companies That's why I created
Profit by making This guide for young adults to learn more about picking a Good Cost-Effective health plan (and not one that Sucks)
Plans confusing + ignorance of the population

Premium - Monthly insurance payments.
He totally BS that you have to pay for it monthly and at the doctors but unfortunately this is the system we live in :/

To arm yourself
Against predatory
Insurance
Practices

**INSURANCE TERMS YOU
NEED TO KNOW**

copay plans are your best friend
↑ high deductible usually means
Cheaper visit
↓
OX: \$35 primary care visits
\$50 Specialist
\$35 Therapist

Compared to deductible plans
↑ more expensive = Doctors visit
(T.T.)!
↓ Low deductibles
OX: \$0 copay after deductible
deductible is \$500
(Not Recommended)
This means paying full price for A medical service until the deductible is met

If you apply now
Benefits will
Start on
Jan 15th

Open enrollment has started!
Nov 1 - Jan 15
(might be the last year that this will receive Federal Funding)
make sure to
RESEARCH
AND
COMPARE
Insurance Plans

The subsidy will vary on your income
Typical subsidy for someone making under \$15k/year is around \$0-\$0-05\$

Is it really free? Yes!

under the ACA, certain tests, medications (like contraceptives), and routine checkups are provided for free