

Health Insurance Coverage: Are You Covered?

Navigating the health insurance maze can be perplexing and frustrating. There are many types of plans that cover " or do not cover " a whole diversity of health services. How can you be certain of what is covered by your health insurance policy.

Covered services are outlined in the package of medical benefits described in your insurance. These services can include testing, drugs and medicines and various treatment methods. Your insurance policy also lists the forms of services that aren't covered by your insurance company. As you've probably found out, you have to pay the total cost of any uncovered medical care that you receive. You might still have to pay for a part of a covered service or a part of the total cost.

Medical necessity and medical benefit: A medical benefit and a medical necessity are different issues. A medical benefit is determined by your doctor. A medical benefit is something that your insurance plan has agreed to cover.

So what should you do to avoid unwanted surprises? Your doctor will try to study your insurance plan so he or she can provide you with covered care. Nevertheless, there are so many different insurance policies that it isn't possible for him or her to be aware of some details of each plan. By getting a grips on your insurance policy, you can help you medical practitioner choose medical treatment that is covered in your plan. Here are a few tips:

Read through your insurance policy. It is better to know what your insurer will pay for before you receive a service, have examined or fill a prescription. Some kinds of care might need to be approved by your insurer before your medical practitioner can provide them. This is commonly the case for more expensive testing, like CT and MRI scans, surgery or appointments with specialists.

For some forms of covered care, the number of treatment covered yearly is limited. This often applies to mental health treatment and physical, occupational and speech therapy.

If you still have questions about your coverage, phone your insurer and ask a representative to explain it.

Remember that your insurer, not your medical practitioner, make decisions about what will be covered for and what will not.

Most treatments your doctor advises will be covered by your insurance plan, but some might not. When you have a screening or treatment that is not covered or you get a prescription filled for a medication that is not covered in your policy, your insurance company will not pay the bill. You can still receive the medical care your physician recommended, but you will have to pay for it yourself.

About the Author

The author of the article is an insurance agent. Please visit the author's website to find handy information about kinds of insurance, laws and regulations.r

Source: <http://>