



## Insurance Plans: Contact Information

BridgeSpan Health:  
[www.bridgespanhealth.com](http://www.bridgespanhealth.com)  
800-940-2569

Community Health Plan of WA:  
[www.chpw.org](http://www.chpw.org)  
800-440-1561

Coordinated Care:  
[www.coordinatedhealth.com](http://www.coordinatedhealth.com)  
877-644-4613

Group Health:  
[www.ghc.org](http://www.ghc.org)  
888-901-4636

LifeWise:  
[www.lifewisewa.com](http://www.lifewisewa.com)  
800-596-3440

Molina:  
[www.molinahealthcare.com](http://www.molinahealthcare.com)  
888-562-5442

Premera:  
[www.premera.com/wa](http://www.premera.com/wa)  
800-722-1471



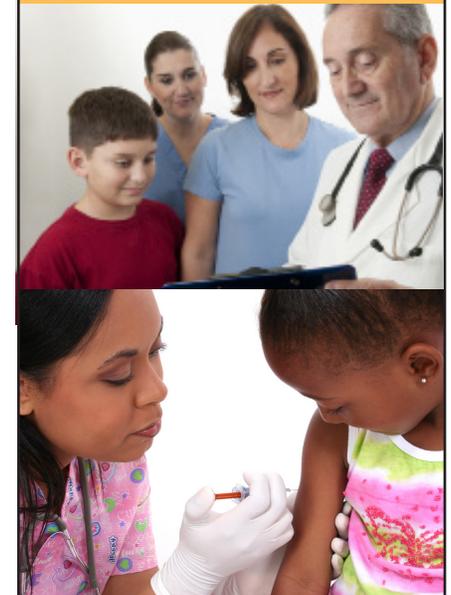
## Staying Healthy

- Eat Healthy
- Stay Active
- Make Healthy Choices
- Get Annual Check-ups



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Seattle, WA 98117  
[www.nwrpca.org](http://www.nwrpca.org)

# Using Your Qualified Health Plan



*“I’m covered,  
now what?”*

Live. Life. Well  
#GetCovered



## Making the Most of Your Qualified Health Plan (QHP)

- 1.) **Find a Doctor:** Search within your insurance plan's network and find a physician that meets your needs (ex: gender/location). If you are new to the area, ask your previous physician for a recommendation. Community Health Centers (CHC) are a great source for primary care and other health services. Contact your state Primary Care Association to find your closest CHC: [www.wacmhc.org](http://www.wacmhc.org)
- 2.) **Keep a Medical History:** Maintain a list of your medical history: surgeries, conditions and medications. Family history and lifestyle choices (eating and exercise habits) are helpful for your physician to provide better care and for you to take charge of your health.
- 3.) **Emergency Room (ER) Usage:** Use the ER for emergencies only, such as a severe cut requiring stitches or broken bones. For other health issues like flu/cold symptoms or sprains, make an appointment with your primary care physician.
- 4.) **Use Generic Drugs:** Generic drugs are medically equivalent to brand-named drugs and are cheaper.
- 5.) **Stay Healthy:** Exercising, eating right, and making healthy lifestyle choices in combination with yearly check-ups will help you stay healthy.
- 6.) **Review Your Health Insurance Plan Annually:** Ensure your insurance plan meets your needs-especially if you've had significant life changes such as having a child or marital status change. Visit [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) or your local CHC to change your coverage.

## Frequently Asked Questions

### **What is a network and how do I learn about mine?**

A group of physicians, hospitals & other providers that have agreed to provide medical services to a health insurance plan's members at discounted costs.

### **What is preventive care?**

Preventive care consists of measures taken to prevent diseases such as diet, exercise & annual check-ups.

### **What is a deductible?**

The specified amount of money that an individual pays before an insurance company will pay a claim.

### **What is a copay?**

The flat dollar amount an individual pays per visit, service, or prescription.

### **What is coinsurance?**

Your share of the costs of a covered service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe.

### **How much of my medical expenses will be covered?**

- Bronze Plan: 60%
- Silver Plan: 70%
- Gold Plan: 80%
- Platinum Plan: 90%

*\*Contact your insurance company to learn more about coverage details.*