

# HEALTH INSURANCE AND MEDICAL SPECIALIST TALKING POINTS

Review these talking points about health insurance and medical specialists when facilitating the activity: Learn About Different Types of Medical Specialists.

## HEALTH INSURANCE

### KEY MESSAGES:

- Health insurance helps to cover the cost of doctor visits and other healthcare costs;
- Refugee Medical Assistance is a type of health insurance available to refugees, Special Immigrant Visa (SIV) Holders, and humanitarian parolees from Afghanistan and Ukraine;
- Refugee Medical Assistance differs from state to state. In many cases, Refugee Medical Assistance is available for the first twelve months after arrival. Afterward, you will pay for this service;
- Health insurance covers preventative care visits, including an annual appointment with your Primary Care Provider;
- Primary Care Providers specialize in preventative and everyday care. They are the first medical professional to see when you have a problem.

## MEDICAL SPECIALISTS

### KEY MESSAGES:

- Some health insurances require a referral from a Primary Care Provider to see a medical specialist. If your Primary Care Provider refers you to visit a medical specialist, ask them to find a medical specialist in-network. In-network refers to medical professionals that your health insurance agrees to pay for if you visit.
- Without a referral, your health insurance may refuse to pay the cost of the medical specialist visit. The cost of the visit varies based on your insurance. Even with a referral and health insurance, you may be required to cover part of the cost or a copay. A copay is the negotiated amount you owe for a medical visit that insurance does not pay for.
- If the medical specialist refers you for additional testing, confirm that your insurance covers it.