

MONEY \$MART

in Head Start

Issue D



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Paying for Healthcare

People with health insurance:

- Get more medical care
- Have better health
- Don't get huge medical bills

All health insurance plans include many free services, however, not every service is free. It's important to know what's free and what's not with your health insurance, and have a plan to pay for your medical bills.

Don't have health insurance? **Call 2-1-1** for help near you.

Learn more about your health insurance:

- Call your insurance company
- Ask what services are free and which cost money for you and your family
- Schedule your free yearly check-up

You have health insurance

What's Free?

- Yearly check-ups
- Yearly well-woman visits
- Immunizations/vaccines
- Development and behavior tests for kids
- Hearing and vision tests for kids
- Obesity counseling
- Sexually Transmitted Disease (STD) testing and counseling
- Help to quit smoking

What's NOT Free?

- Prescription drugs
- Some tests, call your insurance company to check
- If the doctor diagnoses, or finds a medical problem
- If you get additional care during your yearly check-up, you may pay a fee

For example: During your free yearly check-up, the doctor looks at a rash on your foot and says it's athlete's foot. The check-up is free, but you will get charged for part of your visit because the doctor found a medical problem.



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Make a Plan to Pay Your Medical Bills

→ Put money away each month for premiums/doctors/prescriptions.

If you don't use the money, put it into a savings account.

→ If you don't have all the money to pay a bill, call the office and ask to be put on a monthly payment plan.

As long as you pay each month, you will not be sent to collections.

Don't let hospitals bully you into paying more than you can afford each month.

Medical bills sent to collections are taken off your credit report only if your insurance company pays the balance.

→ Ask your employer if they offer a medical savings program. This lets you put away money for medical bills before you get sick.

MONTHLY BUDGET

Total Expected Income				
Bill	Amount	Date	Paid	Notes

If your bill is more than 30 days late, you may not be put on a payment plan.

Call the doctor's office before you miss a payment to let them know it will be late.

Don't ignore your bills!

If you don't pay your bill, it may go to a collection agency and it will affect your credit score.

You may qualify for free help to make a plan to pay your bills. Contact www.debtadvice.org or call **800-388-2227** to learn more.

I Can't Pay My Medical Bill. Don't Be Afraid To Ask For Help.

1. Look at the bill and call the number for billing questions. Ask if the amount is correct.
2. If you have insurance, call your insurance company and ask if the bill is correct.
3. Ask to talk to a financial counselor at the hospital, clinic, or doctor's office. Tell them you can't pay your bill and you need help. There may be programs or financial help to lower your bill.

For More Information...

Contact your local Human Development and Relationship Extension Educator, UW-Madison Division Extension, for more financial education resources. Go to <https://counties.extension.wisc.edu/> to find your County office.

For more resources about health insurance and how to best use your insurance, visit coveringwi.org.

To Sum It Up:

- \$ There are many free services in all health insurance plans.
- \$ Put money away each month for medical bills.
- \$ Don't ignore your bills, they will go to collections.
- \$ Go to coveringwi.org or call 2-1-1 for free, local help to answer your questions about health insurance.

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