

how to kynect



(A simple guide to getting the most out of your healthcare coverage)



Congratulations on signing up for health insurance through kynect.

Now that you have health insurance, do you know the best way to use it? There are so many benefits, and we want to help you get every one of them.

This guide can help you use your health insurance to enjoy a happier, healthier life.

Find a Primary Care Provider

Choose a primary care provider (also called a PCP) who is in your health plan's network, and see him or her to get wellness checks to prevent sickness and expensive trips to the emergency room. Get routine exams to screen for breast, cervical, prostate and colon cancers.

What to Bring to Your First Visit

- Your insurance cards
- A photo ID
- List of any medications, vitamins or herbal supplements you take
- List of any allergies you have
- Your personal and family medical history
- Your own questions, and pen and paper to write down any instructions or information that the provider may give you
- You can also bring someone you trust to help you talk with the provider

What to Expect on Your First Visit

The receptionist will usually ask for your insurance ID card, photo ID and your co-pay.

How can I know what my co-pay is before I arrive?

Call your insurance company or check your policy details.

You will be asked to fill out medical history forms and read over privacy information.

Ask questions and voice your concerns. There's no such thing as a bad question.

After Your Visit

Schedule any follow-up appointments.

If you have questions about instructions from the provider, call his or her office.

What can I do if I do not like the provider I chose?

If you're not comfortable with your provider, you can choose another. Call your insurance company to choose another provider in your network.

When and Where to Seek Health Services

If you cannot get in to see your PCP for an urgent medical matter, here are some alternatives:

Urgent Care Centers

These centers can treat medical problems that are urgent but not severe enough to go to an emergency room. They are open on weekends and for extended hours. Some medical problems that can be treated by an urgent care treatment center are flu, minor accidents or falls, vomiting or diarrhea, mild to moderate asthma and mild allergic reactions.

Retail Clinics

These are walk-in clinics that are located inside a retail store, such as Walgreens, Kroger, Rite Aid or Target, and can provide vaccines or treatment for ailments that are bothersome but not life-threatening, such as bronchitis, sore throats and urinary tract infections.

Both urgent care centers and retail clinics are staffed by medical providers, such as physicians, physician assistants or advanced practice registered nurses.

Emergency Rooms

Emergency rooms are hospital departments that are equipped to provide life-saving care for emergencies 24 hours a day.

Call 911 or go to an emergency room if you have an accident or a condition that requires emergency care. Examples include difficulty breathing, chest pain, seizures, head trauma, vomiting blood, severe allergic reactions or loss of consciousness.

Call your PCP after any visits you make to the emergency room, an urgent care center or a retail clinic. Your PCP can provide follow-up care.

How to Use a Pharmacy

Health plans will help pay the cost of certain medications prescribed by your providers. You may be able to buy other medications, but the ones on your plan's formulary – its approved list of medications – usually will be less expensive.

Does my new insurance plan cover my prescription?

Check with your insurance plan or your pharmacy to see if your medication is covered. Co-pays for prescriptions will vary. Often there will be a generic (nonbranded) version of your medication that is covered by your plan at a lower cost.

Other Types of Healthcare

There are times when you may need to see someone other than your PCP. Call your plan to find out which specialty providers are in its network and what services your plan will cover. You will also want to be prepared with any paperwork and be ready to pay your co-pay at the time of your appointment.

Vision

Yearly eye exams are an excellent way to find out if you have any problems that may affect your eyesight, and these exams may be covered by your health plan. Call your plan for more information.

Dental

Taking care of your teeth and regularly visiting a dentist not only gives you a lovely smile, it also helps improve your overall health. Schedule regular checkups and make sure to brush and floss every day. Call your plan to find out if you have dental coverage.

Mental/Behavioral Health Services

It is not unusual for people of all ages to sometimes have difficulty thinking or feeling or relating to others. When this happens, it may be difficult to cope with ordinary demands of everyday life. If you feel this way, contact your health plan about getting care from a provider who knows how to identify and treat mental or behavioral health conditions or illnesses.

Healthy Living Tips

(Check with your PCP before starting any exercise program.)



Stretch each morning for energy: forward bends, reaching for the ceiling and push-ups.

Exercise. Try taking one brisk 30-minute walk or three 10-minute walks a day.

Drink plenty of water.

Many people get thirst and hunger confused, causing them to snack when they're thirsty. Avoid sweetened, sugary drinks.

Recognizing stress and finding ways to cope are just as important as any other aspect of your health. Talk to your PCP if you feel like stress or any other mental distress is affecting your life.

Floss your teeth every day. Taking care of your teeth and gums is good for your mouth and the rest of your body.

Take a nap. Getting fewer than seven hours of sleep at night can trigger higher levels of stress.



Wash your hands often.

It's one of the easiest ways to prevent catching and spreading diseases.

If you are pregnant or nursing, choose healthy foods.

Talk with your provider or local health department about the nutritional benefits of breastfeeding for you and your baby.



Avoid tobacco, excessive alcohol use or illegal drugs.

These habits are expensive and costly to your health and the health of those around you.

Get your omega-3s. The fatty acids found in cold-water fish like salmon help maintain optimal levels of HDL (good) cholesterol and lower LDL (bad) cholesterol.

Avoid sugar. White sugar and other sweeteners like high-fructose corn syrup have almost no nutritional value and eating too much of them increases your risk of obesity, heart disease and even depression. Eat lots of fruits, vegetables and whole grains instead. Skip energy bars and drinks.

Use your head. Always wear a helmet when riding a bike, scooter, moped or motorcycle.



Keep in contact with your PCP.

Return for follow-up appointments, follow instructions – including taking any medications prescribed – and make sure all vaccinations are up to date.



Glossary of Terms

Appeal: A formal request to your health plan to reconsider a decision to deny coverage for healthcare.

Benefits: The healthcare items or services covered under a health insurance plan.

Co-payment: An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit or prescription drug. A co-payment is usually a set amount, rather than a percentage of the total cost.

Co-insurance: An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Co-insurance is usually a percentage of the cost of the service (for example, 20%).

Deductible: The amount you must pay for healthcare or prescriptions before your plan begins to pay.

Enrollment Period: The period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan through kynect.

Excluded Services: Healthcare services that your health insurance plan doesn't pay for or cover (for example, cosmetic surgery).

Explanation of Benefits (EOB form): A statement sent by a health insurance company explaining what medical treatments and services were paid for by your health insurance plan. This is not a bill.

External Review: A formal independent review of a disagreement between you and your health plan about coverage for healthcare that was denied because your plan considered it to be either experimental or not medically necessary.

Generic Medication: A prescription drug that has the same active ingredient or formula as a brand-name drug, but usually costs less.

In-Network: The facilities, providers and suppliers your health plan has contracted with to provide healthcare services.

Insurance Agent: An insurance agent or broker is a person or business that can help you apply for insurance coverage and enroll you in a health plan. Some agents and brokers may only be able to sell plans from specific health insurers.

kynector: A person who is trained and certified through kynect to answer questions and help people apply for health insurance through kynect. Kynectors are in communities across the state.

Medically Necessary: Healthcare services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.

Out-of-Pocket Maximum/Limit: The most you will pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% of the cost of services. This includes deductibles, co-insurance, co-payments and similar charges.

Out-of-Network: A provider who doesn't have a contract with your health plan to provide services to you. You'll pay more to use them.

Outpatient Care: Care in a hospital or other facility that usually doesn't require an overnight stay.

Pre-Authorization: A decision by your health insurer or plan that the service requested for you is medically necessary. This is also called prior approval or pre-certification.

Premium: The amount you pay for health insurance coverage.

Preventative Service: Routine healthcare that includes screenings, checkups and patient counseling to prevent illnesses, disease or other health problems.

Primary Care: Health services that cover a range of prevention, wellness and treatment for common illnesses.

Primary Care Provider (PCP): Medical Doctor or D.O. (Doctor of Osteopathic Medicine), advanced practice registered nurse or physician assistant who provides, coordinates or helps individuals access most healthcare services.

Specialist: A provider who focuses on a specific area of medicine to diagnose, manage, prevent or treat certain types of symptoms and conditions.

Urgent Care: Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

Well-Visit/Checkup/Physical: This is a scheduled appointment with your provider when you are not sick. This is also known as a checkup or a yearly physical.



Find your local insurance agent or kynector
1-855-4kynect (459-6328) TTY: 1-855-326-4654



kynect.ky.gov

