

Healthcare Basics

Your guide to understanding healthcare in Rhode Island



Who can help me with my healthcare?

Where can I get care in the middle of the night?

How can I keep my children healthy?



Healthcare is confusing. So many doctors and tests and words we don't understand. And the costs can be scary.

One of the most important things we can do at Blue Cross & Blue Shield of Rhode Island is to make the healthcare system easier to understand. So we put together this guide to help you see how it all works.

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How healthcare works

Who can help me with my care?

You may receive care from several doctors, nurses, and other medical professionals. They work together to help you stay healthy. Here is what they do.

Primary care providers (PCPs)

- Are the first people you should call when you have a health question that isn't an emergency
- Give regular check-ups
- Provide care for illnesses, most ongoing health problems, and minor injuries
- Refer you to specialists (for example, cardiologists who focus on heart problems) when needed and coordinate your care with them
- Might be a doctor, a nurse practitioner, or a physician assistant

Nurse practitioners

- May serve as a PCP or work with specialists
- Work with a doctor to give medical care
- Focus on a specific area of nursing, such as pediatrics (children's health) or family practice
- Give a wide range of healthcare services
- Write prescriptions

Physician assistants

- May serve as a PCP or work with specialists
- Work closely with a doctor to give medical care
- Give a wide range of healthcare services
- Write prescriptions

Case managers

- May be a nurse, social worker, or behavioral health professional
- Assist with difficult medical issues or illnesses that require ongoing care, like diabetes
- Work with doctors to help you follow treatment plans
- Help you find useful services through your health insurance and in the community

Behavioral health professionals

- Treat emotional and mental health, including substance use disorder
- Include social workers, psychologists, mental health counselors, marriage and family therapists, and some nurse practitioners
- Include psychiatrists, who are also medical doctors

Specialists

- Include medical doctors with special training in one part of the body, such as cardiologists who treat heart problems
- May treat certain illnesses, such as oncologists who treat patients with cancer

Pharmacists

- Answer questions you have about your prescription drugs
- Give you advice on how to take your prescription drugs
- Can work with you and your doctor to help you find less expensive prescription drugs

Tip

Members of Blue Cross & Blue Shield of Rhode Island can use the **Find a Doctor** tool at bcbsri.com.

Where can I get care?

What happens when you have a bad cold or sprain your ankle—and your doctor’s office is closed? For minor illnesses and injuries, you don’t need to go to the emergency room. First, try your doctor’s office. Then these options might save you time and money.



Call your doctor 24/7

Many doctor offices now have evening and weekend hours, so call them first if it is not an emergency. Even if they’re not open, a doctor or nurse might be available. They’ll help you decide if you can wait to receive care until the office is open or if you need help right away.



Visit a retail health clinic

Usually open daily, including evenings

These walk-in clinics provide help for minor sicknesses and injuries, such as:

- Cough, sore throat, fever
- Flu
- Ear or sinus pain
- Bumps, cuts, scrapes
- Eye swelling, irritation, or pain



Talk with a doctor online

Open 24/7

Talk with a doctor on your smartphone, tablet, or computer. They can treat illnesses and injuries like:

- Cough, sore throat, fever
- Flu
- Ear or sinus pain
- Bumps, cuts, scrapes
- Eye swelling, irritation, or pain
- Nausea, vomiting, diarrhea
- Back pain
- Sprains
- Mild asthma

Tip

Members of Blue Cross & Blue Shield of Rhode Island can download the iOS™ or Android™ Amwell App®, log on to [amwell.com](https://www.amwell.com), or call 1-855-818-DOCS.

American Well is an independent company, contracted with BCBSRI to provide the Doctors Online telemedicine services.



Urgent care center

Usually open daily, including evenings

These centers treat conditions that are serious but not life-threatening, such as:

- Cough, sore throat, fever
- Flu
- Ear or sinus pain
- Bumps, cuts, scrapes
- Eye swelling, irritation, or pain
- Nausea, vomiting, diarrhea
- Back pain
- Sprains
- Mild asthma
- Stitches
- Animal bites
- Burns



Emergency room

Open 24/7

Call 911 or go to the emergency room right away if you feel your health is in serious jeopardy.

Symptoms that are best evaluated in the emergency room include:

- Difficulty breathing
- Persistent chest pain
- Altered mental status or confusion, including suicidal thoughts
- Sudden, severe headache
- Deep cuts that require stitches or a large open wound that won't stop bleeding
- Broken bones or dislocations



If you don't have health insurance

You can find free medical services at:

The Rhode Island Free Clinic

RIFreeClinic.org

(401) 274-6347

They speak Spanish.

Clínica Esperanza/Hope Clinic

APlaceToBeHealthy.org

(401) 347-9093

They speak Spanish and other languages.

Information adapted from the Blue Cross and Blue Shield Association. The information provided herein is not medical advice and should not be used during any medical emergency or for the diagnosis or treatment of any medical condition. A licensed physician should be consulted for diagnosis and treatment of any and all medical conditions. Call 911 for all medical emergencies.

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Prepare for your doctor visit

When you see a doctor, especially your primary care provider (PCP), make sure you have everything you need—when arriving and leaving.



What to bring

- Your questions and concerns
- A list of any medicines or vitamins you use, including how much you take
- Names and phone numbers of any other doctors you see
- Results of any medical tests that you've had since your last appointment
- A family member or friend to take notes, if necessary



What to bring home

- Answers to all of your questions
- Directions about what you're supposed to do, if anything, before your next visit
- Information about new and existing concerns
- New test results
- Specific directions for taking any medicines prescribed

It's important that you feel you get the information you need from your PCP and that you understand what it means.

5 questions to ask your doctor

Use these 5 questions to talk to your doctor about what care you need—and what you don't need.

1. *Why am I being asked to have this test or procedure?*

Medical tests help you and your doctor decide how to treat a problem. Medical procedures help to actually treat it.

2. *What are the risks and side effects?*

Will there be side effects? What are the chances of getting results that aren't accurate? Could that lead to more testing or another procedure?

3. *Are there simpler, safer options?*

Talk to your doctor about making changes like eating healthier food or exercising more.

4. *What happens if I don't do anything?*

Ask if your condition might get worse—or better—if you don't have the test or procedure right away.

5. *How much does it cost, and will my insurance pay for it?*

Ask if there are less expensive choices. Find out what your insurance will pay for. If the doctor gives you a prescription, ask if there are generic drugs you could take instead of brand-name drugs.

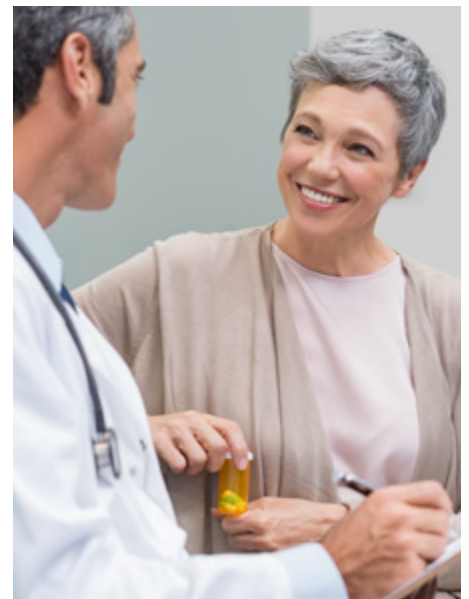
Tip

Members of Blue Cross & Blue Shield of Rhode Island can compare costs for tests with the Cost Calculator tool at [bcbsri.com](https://www.bcbsri.com).

Ask these questions about your medicine

Your doctor may give you a prescription to take a specific medicine for a health issue. Health insurance may help pay the cost of these prescription drugs, and the drugs that are on your health plan's approved list of drugs—called a formulary—usually will be less expensive for you. Make sure to ask your doctor or your insurance company about cost as well as these questions:

- What is the drug's name?
- Why am I taking this drug?
- Will this drug affect other drugs that I'm taking?
- Is there a less expensive, generic drug available?
- Should I take this on an empty stomach or with food?
- What foods or drinks should I avoid while taking this drug?
- How much should I take, when should I take it, and for how long?
- Are there problems or side effects that I should watch for?



Keeping your children healthy

Regular visits to your child’s doctor—the pediatrician—are called well-child visits and they help keep your child healthy. At these visits, the doctor may check your child’s growth, give your child shots to prevent disease, test your child for illnesses, and check your child’s sight, hearing, teeth, and general development. Parents should take their babies for well-child visits at these ages:

- 2 to 4 days
- 1 month
- 2 months
- 4 months
- 6 months
- 9 months
- 12 months (1 year)
- 15 months
- 18 months
- 24 months (2 years)
- 30 months
- 36 months (3 years)



After your child is 3 years old, schedule a well-child visit once a year. 

This is the schedule recommended by the American Academy of Pediatrics.

Why vaccinations are important for your children—and for you

As parents, you always want what’s best for your children—and vaccination is absolutely one of the best ways to protect your child’s health. Vaccination helps prevent illnesses like measles or the flu.



Vaccines can save your child’s life.

Children are protected against diseases that can cause deafness, brain damage, paralysis, and even death.



There is no link between vaccines and autism.

The American Academy of Pediatrics, U.S. government agencies, and more than a dozen studies have found no association between autism and vaccines.



Vaccines protect everyone.

When most people are vaccinated against a disease, it protects people who can’t be vaccinated, such as babies and adults who are too ill to receive vaccines.

Don’t forget about your own health. As an adult, you can receive vaccines for diseases like the flu. Talk to your primary care provider (PCP) about a flu shot and other adult vaccinations.



Take care of your teeth

Your doctor and your dentist have the same goal—to keep your whole body healthy. Almost half of American adults have gum disease, which can make other problems worse. Your dentist can also help detect problems such as diabetes, heart disease, and cancer.

When you visit the dentist

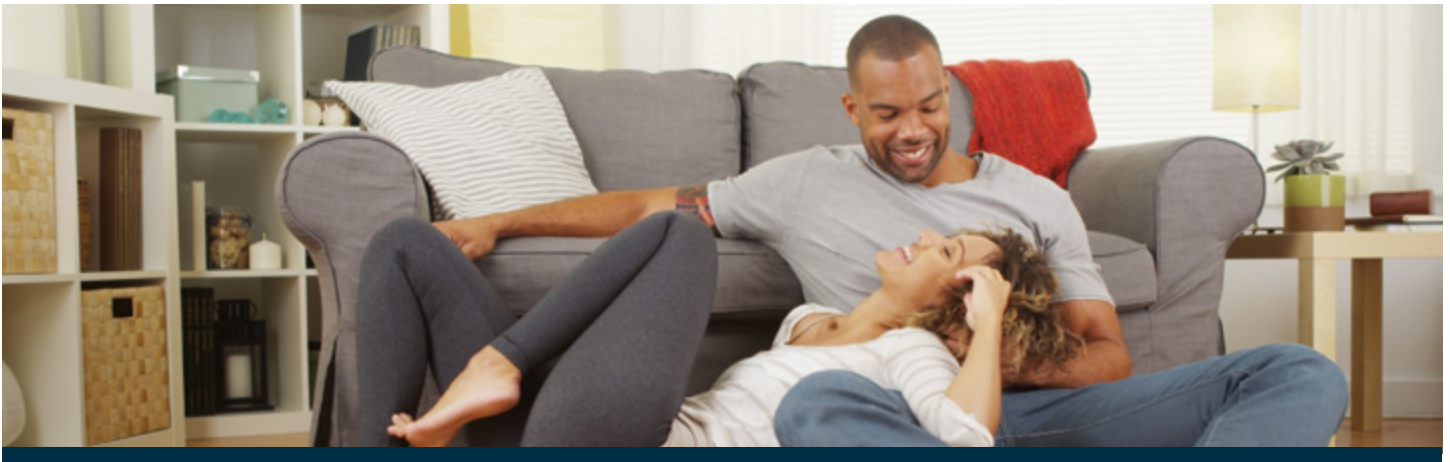
- Tell the dentist your concerns. This may include toothache, bleeding gums, and bad breath.
- Share your medical history. Diabetes and other health problems can affect your teeth and gums.
- Give your dentist a list of the prescription drugs you take. Many drugs can cause side effects in the mouth. For example, dry mouth caused by medicine can lead to cavities.

4 tips for a healthy mouth

Good dental health is important to keeping your entire body healthy. These tips can help protect your teeth and mouth:

- Regular dental cleanings (at least two per year).
- Brush twice a day and floss daily.
- Make sure the dentist knows your medical history, including any health conditions and any prescription drugs you're taking.
- Eat a healthy diet (low in sugar, high in fruits and vegetables).

How health insurance works



How health insurance can help you

Medical bills can be very expensive. For example, treating a broken bone could cost \$2,500. A week stay in hospital could cost almost \$20,000. Health insurance will help you pay your medical bills.

You pay a specific amount of money to the insurance company each month – this is called your premium – and the insurance company helps you pay your medical bills.

Just as important, health insurance allows you to go to the doctor for checkups and other preventive care, so your doctor can help you stay healthy and spot any problems before they become serious.

Think of insurance as a group of people putting their money together and each person using the money if they need it:

- A lot of people buy insurance; some need extra medical help and others need very little.
- Insurers pool together all members' payments and use that money to pay the doctors, hospitals, pharmacies, and other healthcare providers that members visit.
- The more people who are in the group, the more those costs can be spread out—which may make the amount you pay for insurance—your premiums—lower for each person.



a broken bone
could cost
\$2,500



a week stay in hospital
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Choose the best health plan for you

If you answer these three questions, you will have a better idea of what type of health plan you need.



Do you prefer to pay less in premiums each month in exchange for paying more for medical services?

Consider what works best for your budget—paying a higher but predictable premium each month or paying more out-of-pocket when you use medical services. A plan with lower premiums and a higher deductible may be a good choice if your overall health is good, you don't expect to use many services, and you have enough saved to pay your share of the costs, just in case.



Do you have ongoing health issues or expect to need more care this year?

You may want a plan that covers more of your medical bills if you expect to use a lot of services. These plans often charge higher monthly premiums, but you will likely pay less each time you receive healthcare.



Are you paying for a larger choice of doctors than you need?

A plan with a national network of doctors and hospitals often costs more than a plan with local or regional choices. If you don't receive care outside Rhode Island, having a national network is like paying for extra cell phone data that you don't need.

Tip

Members of Blue Cross & Blue Shield of Rhode Island can use the [Find a Doctor](#) tool at bcbsri.com.

Types of health insurance



Group: For people who get insurance through their employer



Direct: For people who buy insurance directly from an insurance company or through HealthSource RI, Rhode Island's health insurance exchange



Medicare: For people age 65 or older as well as some people with disabilities



Medicaid: For some low-income individuals, families with children, pregnant women, elderly, and people with disabilities



Dental: For covering the costs of dentist visits and other services that keep your mouth healthy





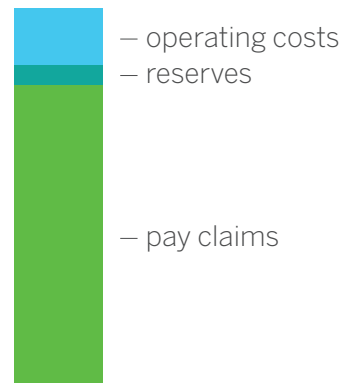
What your money pays for

The money you pay to buy insurance, or your premium, is used to:

1. Pay for the medical services that you and other members use (these are called “claims”)
2. Cover the insurance company’s cost of doing business, for example, processing the claims, providing customer service, and paying taxes
3. Set money aside to cover very high claims costs if necessary. For-profit companies can also use remaining dollars as profit. BCBSRI is a not-for-profit company, so all remaining dollars are set aside to cover members’ claims. That money is called “reserves.”

Insurance companies are required to spend **80% to 85%** of each premium dollar to pay claims for most plans.

The remaining **15% to 20%** is used for operating costs.



How you pay for your care

1. When you go to the doctor, they submit a claim to your insurance company to be paid for the service.
2. Your insurance company pays the claim based on prices it has negotiated with the doctors in its network. Generally, insurance companies negotiate lower prices than you would pay on your own.
3. The insurer pays your doctor its share of the claim.
4. If you are required to pay the rest of the claim, you will receive:
 - a. An “explanation of benefits” (sometimes called a “healthcare services summary”) from the insurance company. This piece of paper says clearly “this is not a bill.” It shows how much the doctor charged, what the insurance company agreed to pay, and what you will have to pay. Keep this handy until you receive ...
 - b. A bill from your doctor. Check the amount you owe on this bill and on your healthcare services summary to make sure they match. If they do, pay the bill. If they don't match, or if you have any questions, call your insurance company for help.

Tip

Members of Blue Cross & Blue Shield of Rhode Island can learn more at bcbsri.com/hss.





Common words

Benefit

A service, treatment, or drug covered by your health insurance plan.

Examples: a doctor visit; an X-ray

Chronic condition

A long-term illness that affects your quality of life.

Examples: diabetes, asthma, heart disease, arthritis

Claim

The bill that a doctor sends to your health insurance company after they treat you. Members also can submit claims for payment.

Coinsurance

A portion of the cost you pay when you get healthcare.

Example: A doctor might charge \$100 for a visit. If your health insurance has a 10% coinsurance, you would pay the doctor \$10 and your insurance would pay the doctor \$90.

Consumer-directed health plans (CDHPs)

These plans generally have higher deductibles in exchange for lower premiums and the ability to open a health savings account, which could save you money on taxes.

Copay

A specific dollar amount you pay when you get healthcare.

Example: A doctor might charge \$100 for a visit. If your health insurance has a \$20 copay, you would pay the doctor \$20 and your insurance would pay the doctor \$80.

Diagnosis

What the doctor thinks is causing you to feel bad.

Example: If you have a fever, chills, and cough, your diagnosis may be the flu.

Deductible

If you need medical care, a deductible is the amount you pay for your care before the health insurance company starts to pay its share.

Explanation of benefits (EOB)

Also called a healthcare services summary, this is the letter you receive that says, "This is not a bill." It shows you how much your doctor will charge when they send you the bill for your medical services. (Learn more at bcbsri.com/hss.)

Formulary

The list of prescription drugs that are covered by your health insurance. These are often divided into levels, or tiers. Drugs listed in the lower tiers cost you less.

Generic drugs

Drugs made from the same key ingredients as the brand-name drugs you see advertised on TV. Most of the time, though, they cost less. They are designed to be just as safe and effective as the brand-name drug.

Health savings account (HSA)

A financial account where you can set aside money for medical expenses. Putting money into your account may reduce your taxes, and you can use the account to pay your medical expenses.

(Learn more at rhodeahead.com/taxsavings)

Network

A group of hospitals, pharmacies, doctors, and others who sign contracts with your health insurance company to provide you with healthcare. They have agreed to care for you at a lower price than if you didn't have your health insurance plan.

Over-the-counter (OTC)

Medicine or another healthcare item, such as bandages, that you can buy without a prescription.

Out-of-pocket maximum

The most you would pay in one year before your health insurance starts to pay for all of your covered health benefits.

Patient-centered medical home (PCMH)

A type of doctor’s office with a team of people committed to improving your health and helping you live a healthier lifestyle. They often are open longer hours. Your PCMH team can help you achieve your health goals. For example, they might help you quit smoking, control your diabetes or asthma, lose weight or manage your stress.

Premium

The amount of money you pay to your health insurance company each month in exchange for your health insurance plan.

Prescription

An order from your doctor for you to receive and take a specific medication. You then get your medication by having your prescription filled at a pharmacy.

Preventive care

Steps you and your doctor take to help you stay healthy, even when you feel well.

Examples: your annual checkup; some tests for cancer

Primary care provider (PCP)

The main doctor, nurse practitioner, or physician’s assistant you go to for regular healthcare. Your PCP is your partner in health. They know your health history and help you get the best care.

Referral

An order from your primary care provider (PCP) for you to receive care from another doctor, specialist, or medical facility.

Screening

A test that can help find a health problem early, before it gets worse.

Examples: mammogram; colonoscopy

Specialist

A doctor who has special training in treating a certain illness or part of the body. Your primary care provider (PCP) may suggest you see a specialist if you have a specific health problem.

Examples: cardiologist – heart; oncologist – cancer

Specialty drugs

Medicine that is prescribed to treat chronic or long-term conditions, such as infertility, HIV, cancer, multiple sclerosis, and others. These drugs may require special monitoring by a doctor to reduce health risks and watch for side effects.

Vaccination

A treatment that helps prevent illnesses like measles or the flu.

Learn more common words:
bcbsri.com/learn-insurance-basics

How to learn more

These groups can help you learn about or get health insurance or healthcare:

Blue Cross & Blue Shield of Rhode Island

bcbsri.com

(401) 459-5000

Visit Your Blue Stores to ask questions in person:

East Providence

Highland Commons
71 Highland Avenue

Lincoln

Lincoln Mall Shopping Center
622 George Washington Highway

Warwick

Cowesett Corners
300 Quaker Lane



Offers helpful tools, including Find a Doctor, Get an Instant Quote, My Cost Calculator, and a mobile app

HealthSource RI

healthsourceri.com

1-855-840-4774

Provides a way to sign up and pay for health insurance

Rhode Island Department of Human Services

dhs.ri.gov

1-855-697-4347

Services for families, adults, children, the elderly, people with disabilities, and veterans

Rhode Island Health Center Association

RIHCA.org

(401) 274-1771

Listing of community health centers in the state, some of which provide medical and dental care to the uninsured

United Way 2-1-1 of Rhode Island

211RI.org

2-1-1

Links to health service providers



500 Exchange Street • Providence, RI 02903-2699

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