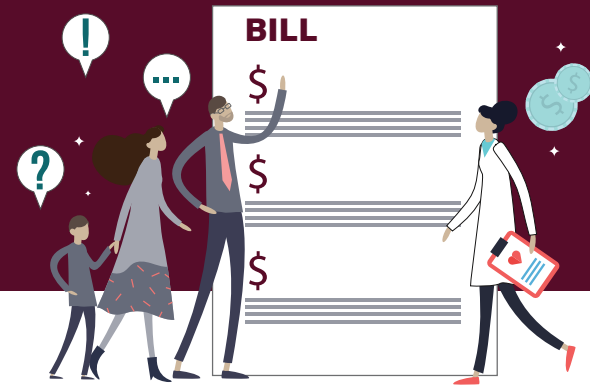


# How to Avoid Out-of-Network Charges



## WHAT'S AN OUT-OF-NETWORK CHARGE?

A network refers to doctors, hospitals, and other medical providers that accept your insurance. An out-of-network charge happens when you seek care outside of your health plan's network of authorized providers.



## BEFORE YOUR APPOINTMENT

### Use In-Network Doctor

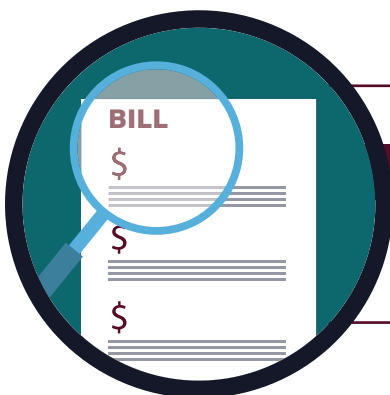
- **Read** and understand your plan's benefits and limitations to maximize your insurance benefits.
- **Use** Find a Doctor ([findadoctor.the-alliance.org](http://findadoctor.the-alliance.org)).
- **Call** the number on the back of your card to see if your doctor/procedure is in-network.
- **Get** everything in writing.

**Find a Doctor**

## AT YOUR APPOINTMENT

### Ask What is Covered

- **Confirm** your doctor will take your insurance. Always bring your newest insurance card with you and ask the provider to update it. If you manage your information on your "mychart" update your information prior to seeking care.
- **Ask** how much it will cost you, and for the procedure's billing code, when you are referred to a specialist or have an additional procedure. Call your insurance with the billing code and ask for your out-of-pocket costs.
- **Be aware**, it's possible to be at an in-network facility but be seen by a doctor or specialist who is out-of-network.
- **Seek** costs upfront if you need out-of-network care. Call your insurance to identify in-network providers.
- **Ask** your provider questions about referrals and seek the best cost options based on your plan. Bring an advocate with you to your appointment who can ask questions for you.



## AFTER YOUR APPOINTMENT

### Confirm the Charges!

When you receive your bill, call the number on your insurance card to confirm the charges are correct – mistakes can happen! (Make sure negotiated bills serve as payment in full.)