

# The Spotlight

Spotlighting healthcare-related educational topics that matter to you

**The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves.**



You asked & we listened. Using questions our case managers get asked and analyzing our website keyword searches each month, we address what patients want to know now.

## SPOTLIGHT JULY: Don't Let Your Benefits (and Your Money) Go to Waste



We have reached July and are now halfway through the year, so it's a great time to look at your health insurance benefits and determine what you still need to use.

Your health plan offers benefits to you that are free to you in most cases, called preventative care. This preventative care helps prevent or identify serious diseases or other medical issues before they become more serious.



Annual check-ups, and shots including yearly flu shots, as well as certain tests and screenings, are a few examples of preventive care. Your primary care provider (who you should be seeing at least once a year for a physical) can help you determine which screening tests and/or shots are right for you.

Preventive care is often covered 100% by your health plan (if your doctor is in-network) and offers many benefits. If you have coverage questions or want to know when you should have certain tests completed, talk to your provider, or call your health plan at the number listed on your insurance card.



Also, if you have one, look at your Flexible Spending Account or Health Savings Account. Generally, if your doctor prescribes a test, medication, or medical equipment, you can probably pay for it from FSA funds. You can also pay for dental appointments, chiropractors, eyeglasses, contacts, hearing aids, etc. If you want to know what you can use your HSAs or FSAs to pay for, check the IRS website for a full list of covered items.

If you want more information about how to use and get the most out of your health insurance benefits, check out our Health Insurance Education Series, now with new English and Spanish tip sheets: <https://bit.ly/insurancetraining>

