



When you are diagnosed with a chronic or debilitating condition, you may run into questions you never knew you had. PAF's Education Resource Library can give you direction. Learn more with these common FAQs about the healthcare journey—the resources listed are suggestions on where to get started!

Where do I start if I don't have health insurance?

If you are uninsured, you may be able to locate a provider at a local health center or clinic, or even a nearby university or teaching hospital where services can be provided based on your income.

- **Accessing Care Without Health Insurance Tip Sheet**

How do I get health insurance if my employer does not offer it?

If your employer does not provide health insurance, you may be able to secure insurance through a spouse or partner, through a public insurance program like Medicaid, or through the Health Insurance Marketplace.

- **How Do I Get Health Insurance Tip Sheet**
- **How Health Insurance Works Tip Sheet**
- **Finding & Selecting Insurance**

How do I know what each health insurance plan offers or covers? What should I keep in mind when reviewing my options?

Comparing health insurance plans can be a chore, but choosing the health insurance plan best suited for the care of you and your family is vital. We provide tips on how to make choices:

- **Identifying the Right Policy Among a Sea of Plan Options Tip Sheet**
- **Finding & Selecting Insurance**

Where can I find my health insurance benefits and how do I better understand them?

When receiving medical care, the last thing on your mind should be, "Is this covered? Will I owe more than I've already paid?" Learn how to read and better understand your health insurance benefits and how to know what your costs should be.

- **Your Benefits Explained Tip Sheet**

How do I know who is in my health insurance network?

Selecting the right provider can be a complicated process, especially when you're unsure of who is in your plan's network. You can contact your plan or use the online member portal to locate a current list of in-network providers.

- **Health Insurance Networks- The Ins and Outs Tip Sheet**
- **The Ins and Outs of Seeking Out-of-Network Care Tip Sheet**

Do I have prescription drug insurance? How do I know which of my prescriptions are covered?

Prescription drug insurance is different from medical health insurance, but sometimes is included in your coverage. The cost of your medication will depend on how your prescription benefits are structured. Everybody can benefit from knowing more about how to pay for their prescriptions:

- **A Guide for Paying for Medications Tip Sheet**



What is a prior authorization? Why does my insurance require it for my medication?

Prior authorizations are put in place when your insurance needs to know more about your medication and why it was prescribed to you. Your insurance may need to hear from your provider through a specific process before your medication is covered.

- **Navigating Pre-Authorizations: Medications Tip Sheet**

What do I need to know about Medicare as an enrollee?

Medicare can be confusing. At PAF, we provide easy-to-read resources so that you can use your Medicare benefits with confidence.

- **Making the Most of Your Medicare Benefits: A Guide to Navigating Medicare With Confidence**
- **Common Medicare Terms**

What do I do if my health insurance won't pay for the care my provider prescribed?

Your health plan may issue a denial for care they feel is not covered under your policy. You may be able to file an appeal asking your health plan to reconsider their decision.

- **Engaging with Insurers: Appealing a Denial**

Where do I even start when looking for financial assistance programs?

Many charities and state and federal benefit programs can provide financial assistance for your medical care, but generally have their own set of eligibility guidelines. Learn how to navigate assistance programs so you can worry less about funding your care and cost-of-living expenses.

- **Navigating Assistance Programs: Finding Help Tip Sheet**
- **National Financial Resource Directory**

Empower yourself on your healthcare journey!

PAF's Education Resource Library offers clear and concise information in various formats like tip sheets, newsletters, audio, interactive training, and more. Learn about managing your health insurance, disability options, appealing denials, and even mastering medical bills. Our library equips you to make informed decisions every step of the way. Visit the Education Resource Library at patientadvocate.org/education

What happens to my job if I need to take a break due to my diagnosis?

You may be able to tap into the Family and Medical Leave Act, which protects your job for up to 12 weeks if you qualify.

- **Family Medical Leave Act- What You Need to Know About This Workplace Protection Tip Sheet**

How do I know if I qualify for Disability?

Navigating the disability process should not be overwhelming, but there are common hurdles patients face when filling out the paperwork. We provide a guide on this process, including how to create a sound application and how the appeals process works if you are denied.

- **A Guide to Navigating the Disability Process**

What are clinical trials? How do I know they're right for me?

Clinical trials are the foundation for setting the standard of care and developing new therapies, especially targeted therapies for specific cancer types. Learn more about clinical trials and how to search for ones that may be available to you!

- **Clinical Trials Are Worth a Second Look**

My doctor wants to do biomarker testing, how do I know if it's covered?

Biomarker testing can be used to direct your individualized treatment plan, but this testing often needs to come early in the care journey. Learn more here:

- **Health Insurance and Coverage of Biomarker Testing Tip Sheet**

How do I know when I should ask for a second opinion?

Asking for a second opinion can be nerve-racking, especially when you are unfamiliar with your insurance benefits. Check out our interactive training all about second opinions and finding the right care for you!

- **Second Opinions-Finding the Right Treatment Path for You Interactive Training**

What do I do if I need help paying my medical bills?

If you have a medical bill you are having difficulty paying, you can seek help from the hospital billing office and/or financial counselors at your treating facility. There may be financial aid programs or discounts available to help reduce your costs.

- **Negotiating Medical Costs Tip Sheet**
- **A Guide to Managing the Costs of Your Medical Care Tip Sheet**
- **Medical Expenses: Healthcare Services Tip Sheet**