



UNDERSTANDING HEALTH INSURANCE

BY IRENE C. CARD and BETSY D. CHANDLER

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SUMMERTIME AND GETTING HURT IS EASY

Summertime usually means more play time, vacation and, hopefully, some relaxation and travel. The following reminders are intended to help you before you need your health insurance benefits.

Make sure your insurance ID card is in your possession at all times. In other words, don't leave home without your ID card.

The emergency room is the most expensive place in the world for medical treatment. If you have a true medical emergency, by all means get to the emergency room as quickly as possible. However, if this is not a life threatening medical emergency, you may find it more economical to contact your physician first to determine where he wants you to go for the care that you require. A broken bone, especially on a weekend, almost always necessitates the need for an emergency room visit. Sometimes it just cannot be helped.

With most health insurance plans, you will surely get hit with your deductible and deductibles tend to be rather high these days.

If you do end up in the hospital or in the emergency room, check your insurance ID card to see if it is necessary to call an 800 number, notifying your insurance company that you are in a hospital. In New Jersey, if you are covered under an individual health insurance plan that you purchased yourself or if you are covered under a small group (less than 50 employees) plan, there is a state mandate that says that you will have a \$50 co-payment if you are seen in the emergency room and are not admitted within 24 hours. Some plans have a \$100 co-payment, to help keep the premium down.

If you are leaving the country, depending on your destination, you may need certain immunizations. Your insurance may or may not pay for these immunizations, depending on your coverage. Medicare does not cover most immunizations.

If you are covered by the traditional Medicare plan and leave the United States, Medicare does not pay for any medical service rendered outside of the country, regardless of the reason. Medicare is only good in the U.S.A. Hopefully you have other health insurance besides Medicare. Check with them to see if they cover any foreign travel. If you have a Medicare supplement that is identified with the alphabet letters C through J, you do have foreign travel emergency coverage. There is a \$250 deductible and then your expenses are paid at 80 percent up to a lifetime maximum of \$50,000. Note that this is just for emergencies — illness or injury while you are abroad.

Check with your HMO if you leave the immediate area. Find out just what it will cover in the event you become ill. Most HMO's cover medical emergencies no matter where you are.

Best wishes from all of us at MIC Insurance Services for a happy, healthy and accident-free summer.



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Irene Card & Betsy Chandler are licensed insurance professionals working at MIC Insurance Services, a health insurance services company. If you have questions relative to this column or other related topics, we invite you to call (973) 492-2828. You may also access our library of past columns on our web site: www.micinsurance.com.

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