

# PRE-SHIFT SKILL: INSURANCE

## Navigating Health Insurance: A Guide for Minnesota Teens

Understanding health insurance is important for managing your health care needs. In Minnesota, young adults can stay on their parents' health insurance plan until they turn 26. This is true even if you're married, live elsewhere, or have a job.

Here's a simple guide to help you get started!

### 1. Know What Health Insurance You Have

Understanding your health insurance helps you use it wisely. To find out what insurance you have:

- **Ask Your Guardians:** Talk to them about the health plan you're on.
- **Review Your Insurance Card:** The card usually has the insurance company's name and contact details.
- **Contact the Insurance Provider:** Use the contact information on the card to ask questions about your coverage.

### 2. Carry Important Health Information Every Day

It's essential to have your health information with you in case of emergencies. Always carry:

- **Insurance Card:** This card proves you have health coverage.
- **Emergency Contact Information:** Names and phone numbers of people to reach in case something happens to you.

### 3. Know How to Apply for Insurance

Whenever the time comes for you to find and enroll in your own health insurance, there are several paths to enrollment.

- **Obtaining Coverage Through Your Job:** Some employers offer some kind of health insurance coverage, which typically requires the employee to pay a "premium," a portion of the cost of their coverage.
- **Obtaining Coverage Through Your College:** Universities and colleges often require students to have health insurance to attend. If you don't have insurance, they often offer plans for students.

- **Obtaining Coverage Through Minnesota's Health Insurance Exchange:** MNSure is Minnesota's official health plan marketplace. You can compare health plan options and apply for assistance that could lower the cost of your coverage, like Medicaid or Minnesota Care.
- **Health Insurance Enrollment & Navigation Assistance:** There are a variety of programs throughout the Twin Cities and Metro area that provide free health enrollment assistance to eligible populations.

#### 4. Know What You Need to Do to Keep Your Health Insurance

Keeping your health insurance active is important to avoid unexpected medical costs. To maintain your coverage:

- **Stay on Your Guardian's Plan:** Remember, you can stay on their insurance until age 26.
- **Update Personal Information:** If you move or change your name, inform your insurance provider so important time-sensitive material gets to you.
- **Understand Coverage Changes:** Be aware of any changes in your plan's coverage or costs.
- **Know your insurance renewal date and submit renewal documentation on time.**

#### 5. Understand “In-Network” vs “Out-of-Network”

When weighing healthcare providers and facilities, cost is an important factor. Your healthcare expenses will depend on whether your provider or clinic is “in-network” or “out of network”.

- **“Out-of-network”:** Refers to a health care provider who does not have a contract with your health insurance plan. Services may not be covered or reimbursable at all.
- **“In-network”:** Refers to a health care provider that has a contract with your health plan to provide health care services to its plan members at a lower cost
- Most health insurance companies have apps, patient portals, and/or websites where you can browse in-network providers.
- When possible, always investigate your in-network provider options before seeking care to avoid unexpected costs.

Understanding and managing your health insurance is a key step toward taking charge of your health care. Don't hesitate to seek assistance if you need it!

#### Additional Resources

For more information, you can visit:

- **MNSure:** Minnesota's health insurance marketplace where you can shop for and compare health plans. (mnsure.org)
- **Children's Minnesota Financial Counseling:** Financial counseling helps patients and their families with financial support and applying for insurance through MNSure.
  - Please call 612-813-6432 to make an appointment. Appointments are available Monday-Friday, 9 a.m. to 4 p.m.
  - For in-person financial counseling help please visit the Welcome Center on the Minneapolis campus.