

WOMEN WITH BLEEDING DISORDERS PROGRAM

# Understanding Insurance

*Understanding coverage and costs helps you feel more prepared for care.*

For women with bleeding disorders, managing your care often includes specialist visits, lab work, medication, supplies, and ongoing support. Understanding your coverage helps ease some of the uncertainty and makes it easier to plan ahead and avoid unexpected costs.

## What To Know Before Care Starts

A quick review of your insurance plan can make the process feel more manageable before appointments and treatment begin.

### Check Your Plan

Review coverage for office visits, specialists, lab work, medications, supplies, and nursing.

### Know Your Network

Confirm that your physician, treatment center, specialty pharmacy, and infusion provider are in network.

### Understand Your Cost

Learn the basics of your deductible, copay, coinsurance, and out-of-pocket maximum. Your PromptCare team is here to help.

### Questions to Ask

- Is this physician or specialist in my insurance network?
- Do I need prior authorization for tests, treatment, or medication?
- Will I need a referral to see a specialist?
- Is this covered under my medical benefit or pharmacy benefit?
- What costs should I expect out of pocket?
- Is home infusion or specialty pharmacy support covered?

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# Understanding Insurance

## Helpful Terms To Know

### Deductible

What you pay before your plan begins sharing costs.

### Copay

A set amount you pay for a visit, service, or prescription.

### Coinsurance

Your share of the cost after meeting your deductible.

### Out-of-Pocket Maximum

The most you pay during your plan year for covered care.

### Prior Authorization

Approval through your plan may be required before certain services or medications are covered.

## If Coverage Is Delayed or Denied

It can feel frustrating, but it doesn't always mean the answer is final. Ask for the reason in writing and talk with your care team about next steps. In some cases, an appeal or additional documentation can help move things forward.

## Staying Organized

- Keep your insurance card accessible
- Write down names and reference numbers from calls
- Save approval and denial letters
- Bring questions to appointments
- Ask for help when something is unclear

The more you understand your coverage, the more confident and prepared you'll feel as you move through care.

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