Understanding Networks, Primary Care, and Specialists
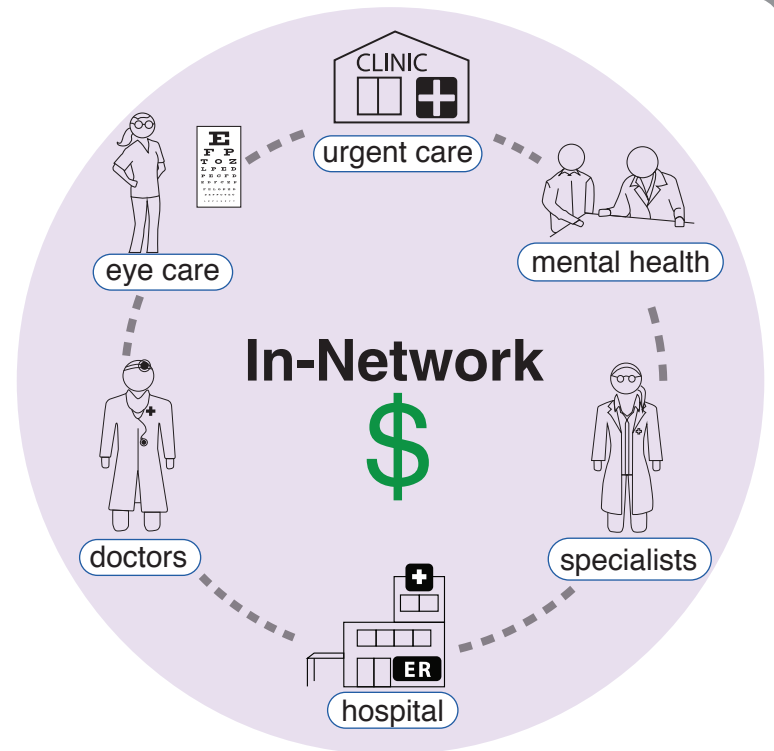
What is a Network?

A **network** is the group of doctors, nurses, specialists, hospitals, and clinics that works with your insurance company. You will save money if you use the medical professionals in this group.

⚠️ Call your insurance company if you need to see a specialist out-of-network before you get care.
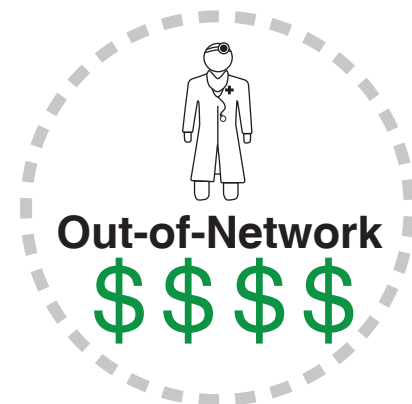
If the insurance company doesn't have that type of specialist in-network, they can't charge you extra.

What is out-of-network?

Out-of-network is doctors, clinics and labs that don't work with your insurance company.

You will pay more for care if you see a doctor out-of-network.

CLINIC

urgent care

eye care

mental health

In-Network

$

doctors

specialists

ER

hospital

Out-of-Network

$ $ $ $

What is a PCP?

A **PCP**, or **primary care provider**, is the doctor, nurse, or health care professional you see for **most** of your health care needs.
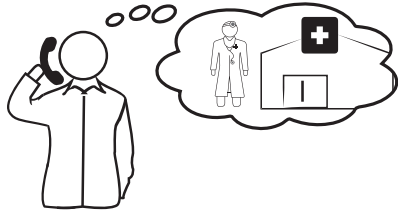
Talk with your Primary Care Provider about:

- New symptoms
- How your medicines interact with each other
- Your treatments and if they need to be changed
- Follow-up exams, tests, or visits
- Referrals to see specialists

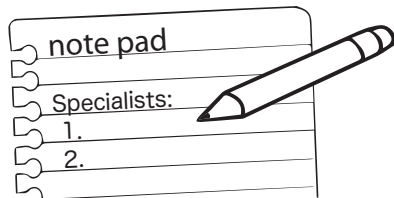# How to Find a Specialist Who is Covered in Your Network

1. Call your doctor and tell them about your symptoms.

2. Ask your doctor if you need a referral to see a specialist.

Do I need a referral to see a specialist?

3. Call and ask your insurance company for a list of specialists who are accepting new patients. Ask if you need **approval** to see a specialist.

note pad

Specialists:
1.
2.

4. Call and make an appointment with a specialist who works with your insurance company.

My doctor gave me a referral to see a specialist.

A **specialist** is a doctor who only treats specific problems, like those in your heart, your skin, or other areas.

A **referral** is a doctor's note that shows you need more care.

Many insurance companies will not pay for a specialist if you do not have a referral.

⚠️ Some health insurance companies require **approval** to see a specialist.

Do I need approval to see a specialist?

⚠️ Tell your primary care provider if you see a specialist, visit urgent care, or go to the emergency room.

covering
Wisconsin
Connect to Care, Engage in Health

www.coveringwi.org