



د افغان ګټه

Afghan Advantage™

منفعت افغان

This document is intended to help Afghan refugees understand common procedures for accessing medical care. It DOES NOT provide medical advice.

What if I need to see a doctor?

That depends on what you are seeing the doctor for and how urgent it is.

Option 1. Doctor's office

Choose this option for everyday care, regular checkups, vaccinations, and minor problems. This should be your first option for non-emergencies. This is the least expensive option.

Call this office when you:

- are sick
- need a yearly check up
- need a vaccination
- need advice
- have a minor problem or injury
- have an ongoing problem (like a sore shoulder)
- need a recommendation for a specialist doctor

Your visit:

- You must make an appointment
- They are usually open business hours (8 am - 5 pm, M-F)
- Sometimes you can get an appointment for that day, but not always
- Take your insurance card and ID
- Take a form of payment with you

✓ Good to Know

Make sure the doctor you select is contracted (in network) with your insurance company so you can get the best price. Check your insurance company's website or ask the doctor's office.

Pregnant? If you are pregnant you may see a family doctor (general practice), an obstetrician (doctor who specializes in women's health, pregnancy and deliveries) or a

certified nurse-midwife (usually works together with an obstetrician and emphasizes natural birth).

Option 2. Urgent Care Clinic

Choose this option for problems that cannot wait for your doctor's next appointment, minor injuries, illness

Visit this office when you:

- are sick and can't get an appointment with your doctor's office soon
- have an injury that needs immediate attention, but is not life-threatening (like a broken arm, a small cut, etc.)
- it is outside normal business hours

Your visit:

- You do not need to make an appointment. You can just walk in.
- They are open longer hours and on weekends and holidays.
- Take your insurance card and ID
- Take a form of payment with you.

✓ Good to Know

Make sure the doctor you select is contracted (in network) with your insurance company so you can get the best price. Check you insurance company's website or ask the doctor's office.

Option 3: Hospital Emergency Department (ED)

Choose this option for life-threatening problems, severe injuries, and serious issues. This is the most expensive option.

Call 911 if your life is at risk.

Visit the ED when you:

- are severely sick or have trouble breathing
- have a serious injury, seizure or severe burns
- your doctor's office and urgent care clinic is closed and you need immediate treatment.

Your visit:

- You do not need to make an appointment
- They are open 24 hours a day every day
- You will have to wait until they can see you. They take the most serious cases first, so the wait can be long.
- Take your insurance card and ID
- Take a form of payment with you

✓ Good to Know

Make sure the doctor you select is contracted (in network) with your insurance company so you can get the best price. Check your insurance company's website or ask the doctor's office.

Payment

**The doctor/clinic/hospital will send the bill to your insurance company.
There may be more than one bill.**

Your insurance company may require a co-pay (you pay a portion of the bill at the time of service). It can be as little as \$5 or as much as 20% of the total bill. Check your insurance policy.

Your insurance company will evaluate the bill and pay their portion directly to the doctor/clinic/hospital. You will then receive a bill for the amount you are responsible for paying.

An Explanation of Benefits (EOB) is a form that explains which parts of the bill your insurance covered and how much they paid. It may be mailed to you or found online.

If your bill is larger than you are able to immediately pay, the doctor/clinic/hospital may be willing to set up a monthly payment plan. Do not just ignore the bill or you may get charged extra fees.

*There are many insurance companies and a wide variety of policies. Each one is different. **It is important that you do your best to understand the details of your personal medical insurance policy.** Ask your insurance company (their number should be on your insurance card) if you don't understand something., Some insurance cards will also have a 24-hr phone number to ask a nurse's medical advice.*