

# Insurance Questions, Answers & Helpful Hints

## How to Find a Doctor or Provider

- Ask a current provider to recommend one or two doctors.
- Call the social worker in your current clinic to help you locate an adult provider
- Ask others, with your diagnosis, for their doctor recommendations.
- Ask family members and friends if they have doctors whom they would recommend.
- Review your insurance plan's written materials to find a provider. Some people want to find a doctor close to home or close to work. Others choose a doctor based on him/her having admitting privileges to preferred hospital(s).
- Go to your insurance company's website and click on the link to find a provider. Or type in your specific provider's name to see if he/she is on your insurance plan. You can also call your insurance company and they will mail a list of providers. This includes Medicaid insurance.
- Go to the website of the hospital(s) you prefer and use the "Find a Doctor" search function.
- You may call the new doctor's office and ask to speak with the clinic nurse before setting an appointment. Describe your situation and be sure the doctor is comfortable with your medical situation.
- Regardless of how you identify the new doctor, arrange an appointment with him/her to interview and learn more about him/her. Go into that appointment with a list of questions so that you can get a good feel for the doctor's capabilities, listening skills and willingness to treat you as a partner in your own healthcare. You may have to interview several doctors before you find one with whom you are really comfortable.

If you have a current provider, who is not on your insurance plan, and you want to continue to see him/her, you may have out of network coverage. You're out of pocket costs for out of network visits will be higher than those for in network visits. Check with your insurance company's member services or customer services for specific information.

If your provider is a specialist and there is no other specialist within your insurance network who treats your medical condition then request in network benefits for an out-of-network specialist. Your primary care provider and /or the social worker at your physician's office can help you with this

**Case Management:** If you have Medicaid you can request case management services to assist you in finding a provider.

- **Bristow Health Care:**
  - Bristow Health Care can only assist you until you turn 21 years old, as case management is not reimbursed by Medicaid after 21y with this agency.
  - **Phone number:** 713-516-1572
  - For more information visit the website: [www.bristowhealthcare.com](http://www.bristowhealthcare.com)



## **LOCATING PERSONAL CARE SERVICES SUCH AS SKILLED NURSING OR ATTENDANT CARE**

- **Texas Medicaid & Healthcare Partnership (TMHP) & Personal Care Services (PCS):**
  - PCS will handle personal care services for patients until they reach 21 years of age
  - You will need to:
    - Complete an application for the State office if you have traditional or STAR Medicaid.
    - You do not need a physician order to request attendant care.
    - Call 1-888-276-0702 for more information.
    - For more information visit TMHP website: <http://www.tmhp.com/Pages/default.aspx>
- The person providing attendant care cannot be the child's parent or guardian until the child reaches 18 or 21 years (depending on whom you ask).
- If the patient is over age 21 then personal care services are handled by DADS.
  - Call 1-800-458-9858 ask for option personal care services.
  - For more information visit DADS website: <http://www.dads.state.tx.us/>