KIDS CENTRAL PEDIATRICS

# Family Health Insurance Organizer & Coverage Checklist

Navigating health insurance can feel like decoding another language — especially when you're juggling kids' appointments, surprise illnesses, and family budgets. This simple organizer and checklist will help you keep all your insurance details in one place, avoid surprise bills, and make the most of your coverage.

## Your Insurance Organizer

Fill in this information for quick reference when scheduling appointments, visiting the pharmacy, or calling your insurance company.

| Category | Your Information |
|---|---|
| Insurance Provider | _____ |
| Plan Type (HMO, PPO, etc.) | _____ |
| Member ID # | _____ |
| Group # | _____ |
| Monthly Premium | $_____ |
| Annual Deductible | $_____ |
| Copay (Primary Care) | $_____ |
| Copay (Specialist) | $_____ |
| Copay (Urgent Care) | $_____ |
| Copay (ER) | $_____ |
| Coinsurance % | _____% |
| Out-of-Pocket Maximum | $_____ |
| In-Network Pediatrician | _____ |
| In-Network Hospital | _____ |

## Tips for Maximizing Your Benefits

- Use in-network providers to avoid surprise bills.
- Take advantage of free preventive care (well visits, vaccines, screenings).
- Ask about covered extras (lactation support, developmental screenings, telehealth).
- Call your insurer before major procedures to confirm costs.

## Coverage Checklist for Parents

**Preventive Care**

- ❍ Annual well-child visits covered?
- ❍ Vaccines included with no copay?
- ❍ Screenings (vision, hearing, developmental) included?

**Pediatric Care**

- ❍ Copay for primary care visits?
- ❍ Copay for specialist visits (e.g., allergy, ENT)?
- ❍ Urgent care costs for kids?
- ❍ Telehealth or virtual visits covered?

**Maternity & Newborn Care**

- ❍ Prenatal visits covered?
- ❍ Labor & delivery costs?
- ❍ Newborn hospital care covered?
- ❍ Breastfeeding support and breast pump included?

**Emergency Care**

- ❍ ER visit copay vs urgent care copay?
- ❍ Ambulance covered?

**Mental Health & Therapy**

- ❍ Counseling or therapy visits covered?
- ❍ Telehealth mental health options included?

**Prescriptions**

- ❍ Is there a separate deductible for prescriptions?
- ❍ What are the copays for generic vs brand medications?

**Dental & Vision (if separate)**

- ❍ Pediatric dental included?
- ❍ Pediatric vision coverage included?