

What You Should Know About Seeing Your Doctor

Most health plans give you the best deal on services when you see a doctor who has a contract with your health plan (also called an “in-network” provider). You may be able to see doctors who don’t contract with your plan (called “out-of-network” providers), but if you do, you may pay higher out-of-pocket costs. To get the best deal on services, it’s also important to find out what services your health plan covers.

Does my health plan cover my doctor?

To find out if your doctors and other health care providers work with your health plan, or to find providers who work with your plan, do one of these:

1. Visit your health plan’s website and check their provider directory. This is a list of the doctors, hospitals, and other health care providers that your plan contracts with to provide care.
2. Call your health plan to ask about specific providers. This number is on your insurance card, the health plan’s website, and HealthCare.gov.
3. Call your doctor’s office. They can tell you if they accept your health plan.

Does my health plan cover the services I need?

All private health insurance plans offered in the Marketplace offer the same set of essential health benefits. These are services all plans must cover.

The essential health benefits include at least the following items and services:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (such as surgery)
- Pregnancy, maternity, and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Essential health benefits are minimum requirements for all plans in the Marketplace. Plans may offer additional coverage. If you have questions about whether a service is covered, contact your plan.

If you have more questions, contact the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

