

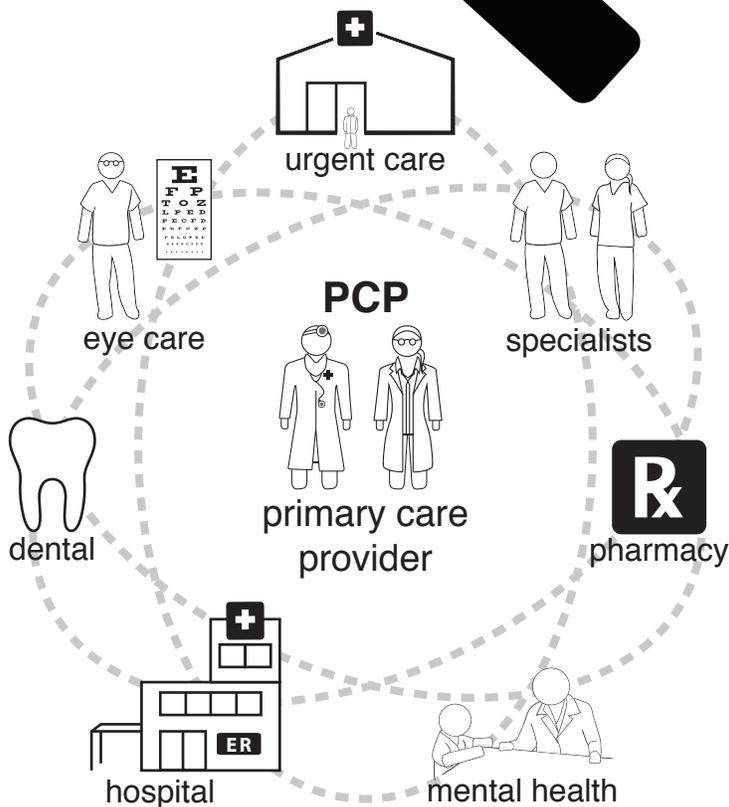
# Networks, Primary Care & Specialists

BadgerCare Plus



## What is a Network?

A **network** is the group of doctors, nurses, specialists, hospitals, and clinics that works with your insurance company. You need to use the medical professionals in this group.



## What is a PCP?

A **PCP**, or **primary care provider**, makes sure all your care focuses on you and your health needs.



A **primary care provider** is the doctor, nurse, or health care professional you see for **most** of your health care needs.

A primary care provider will help you to:

- Stay healthy
- Check if symptoms are a new problem or part of your existing health needs.
- Understand how medicines interact with each other.
- Check if your treatments are working or need to be changed.
- Check if you need follow-up exams, tests, or visits.
- Recommend tests that are right for your age or existing health needs.
- Give referrals to specialists

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

⚠ Call your insurance company and ask what urgent care centers are in your network so you know ahead of time.

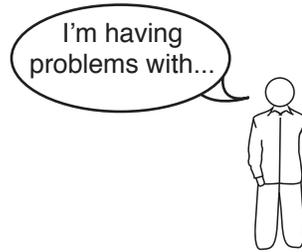
covering  
**Wisconsin**  
Connect to Care, Engage in Health

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

**1.** Call your primary care provider or doctor.



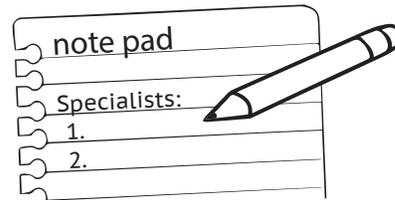
**2.** Tell them the problem you are having.



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



**4.** Call your insurance company. Ask for a list of specialists who are accepting new patients.



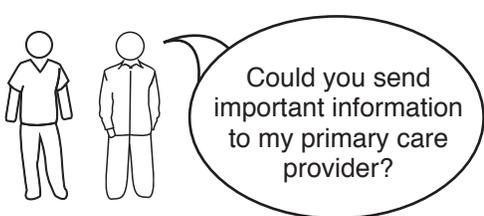
**5.** Ask your insurance company if you need approval to see a specialist.



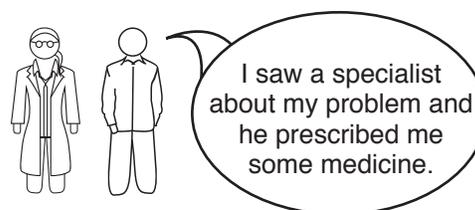
**6.** Call and make an appointment with a specialist who works with your insurance company.



**7.** Ask the specialist to send important information to your primary care provider or doctor.



**8.** Talk to your doctor about your specialist visit at your next appointment.



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.

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