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.
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.