

Finding In-Network Health Care Providers

In-Network vs. Out-of-Network Providers

- **In-Network Providers:** Have a contract with your health insurance company to provide you with care and services at a discounted rate.
- **Out-of-Network Providers:** Do not have a contract with your health insurance company to provide you with care or services at a discounted rate.



This is important because going to in-network providers may save you money.

Steps to Finding In-Network Health Care Providers

Contact Your Health Care Provider

- If you are unsure if a health care provider or medical facility is in your network, you can always contact them directly!
- **Ask them to confirm that all the health care providers you will see are part of your plan's network.**
- Check the hospital, health system, or facility's website to see if they list the insurance plans they take.

Check Your Plan Information

- Many health insurance companies have an online tool to find in-network health care providers near you. Your health insurance company's website can usually be found on your health insurance ID card.
- Look for the tool that is **usually called "find a doctor," or "find a provider" on the website and fill in the required information. The website will show you a list of in-network health care providers near you.**
- Some health insurance companies may also send you printed resources or offer an app you can download with this information.
- It is still helpful to contact the health care provider and confirm that they are part of your plan's network.

Ask Your Health Insurance Company

- Check the back of your health insurance ID card or go to your health insurance company's website to find their customer service phone number.
- Tell them you want to make sure you are **using health care providers who are in-network and if they can help you with that or provide more information.** They should be able to **verify which health care providers are in-network for you.**

