



# Betsy Spivak

INSURANCE SERVICES

**INSURANCE PASSPORT**



**This book belongs to:**

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This book is your Insurance Passport.

Keep it safe, the details inside are precious.  
Like you.

Bring this with you when you visit Betsy  
- each time, every time.

# CHECKLIST

When you meet with Betsy,  
don't forget to bring the following:

- Insurance Card
  
- Social Security Card  
*Include your spouse's and kids' social security cards if applicable.*
  
- Federal Tax return from last year
  
- Estimated annual income for current year
  
- Estimated annual income for next year  
*We will use this estimate to figure out your subsidy, a.k.a. how much money we can save you.*

# WHAT IS OPEN ENROLLMENT?

Open Enrollment refers to a specific window of time in which you are allowed to apply & enroll for health insurance coverage. It is also the time when you can change to another health insurance plan, if you don't like the one you signed up for last year.

Open Enrollment Begins:

Open Enrollment Ends:

**HEALTHCARE.GOV**

When you visit Healthcare.gov to  
apply for insurance...

**CALL ME.  
EMAIL ME.  
Don't do this  
by yourself!**

267-318-7081

[Betsy@BetsySpivakInsurance.com](mailto:Betsy@BetsySpivakInsurance.com)

# CURRENT COVERAGE

Copy the details of your **current** insurance card.

Insurance Company

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Insurance Plan Type (HMO, PPO, other)

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Member ID

---

Cost (Monthly)

---

Name on Card

---

Address associated with Plan

---

Who is on coverage with you? (Spouse, kids?)

---

# CONTINUED COVERAGE

Copy the details of your **new** insurance card.

Insurance Company

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Insurance Plan Type (HMO, PPO, other)

---

Member ID

---

Cost (Monthly)

---

Name on Card

---

Address associated with Plan

---

Who is on coverage with you? (Spouse, kids?)

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# COMMON COPAYS

PCP

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Specialist

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Emergency Room

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## MEDICATION

Name-brand:

Cost:

Dose:

---

Generic:

Cost:

Dose:

---

# MEDICATION

Name-brand:

Cost:

Dose:

---

Generic:

Cost:

Dose:

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Name-brand:

Cost:

Dose:

---

Generic:

Cost:

Dose:

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Name-brand:

Cost:

Dose:

---

Generic:

Cost:

Dose:

---

# QUESTIONS FOR BETSY

We've covered a lot. Any questions?  
Write them here so you don't forget!

# NOTES

# GLOSSARY

**Annual Out-of-Pocket Maximum** - This refers to the greatest possible amount you may have to pay for health care expenses during the calendar year. If/when you reach your Annual Out-of-Pocket Maximum, your plan will pay for 100% of approved, covered services.

**Copay** - This is a flat, standard fee that you'll pay when visiting a doctor. You might have a copay of \$10, for example.

**HMO** - With an HMO health plan, you'll have to choose a family doctor, otherwise referred to as your Primary Care Physician (PCP). You'll need a referral from your PCP to see a specialist within your HMO Network.

**HSA** - With an HSA health plan, you'll keep a "savings account" specific for medical needs. The HSA plan often has high deductibles. This plan allows you to contribute to your medical savings account with pre-tax dollars, and you can use those tax-free funds to cover any approved costs.

**Network** - Your Network consists of doctors, labs, hospitals and other care providers who specifically work with an insurance company to provide services to members (including you, your spouse or your kids).

# GLOSSARY

**Out-of-Network** - If service providers are outside of your Network, you'll typically pay more money for services from those providers. In fact, HMO plans don't cover services from Out-of-Network providers at all. Needing to visit the Emergency Room, even with an HMO, is covered as In-Network.

**Obamacare** - The official name is the "*Patient Protection and Affordable Care Act*", (or you might know it as *ACA*) but you may know it as "Obamacare". Our current health care law was signed as a bill by President Obama in 2010, though most of the law has only gone into effect starting in 2014.

**PCP** - Stands for "Primary Care Physician", also referred to as your family doctor. An HMO health care plan will require you to select a PCP. However, a PPO plan will not require you to choose a PCP.

**PPO** - This health plan allows you to visit health care service providers without needing referrals from your primary care physician. Your PCP is not in charge of which specialists you see, you choose from within your Network.

## FUN & GAMES

Who says becoming insured can't be fun?  
Here's a word search to get you familiar with  
"Healthcare lingo".

L W C L A D N M L P B O E R E  
H M O M Z V E N S I S P D C P  
P T S A W P E D I K R P N R W  
O C S T V T V V U U G A B X O  
B H P Z W D G F P C R C I J C  
A P Q O X D V J S U T A K F W  
M Q R P T B A A S U C I Q H C  
A K A L B J C N W D K G B E J  
C N P X A M I O A Y B U N L Y  
A Q S J D O I A I T Z R P G E  
R X C D C L D K R B Y B P Q M  
E Z Y A P O C M I T L N G V N  
O U T O F P O C K E T L E I V  
O Y Y I B T S M Q K Y P G S S  
P J G T U B N E C T C V H Y E

See glossary for word key on page 12 & 13.

## ABOUT BETSY

Betsy Spivak will explain what the Affordable Care Act means to you. She's been in the insurance business for over 8 years, committing to help her clients understand their options for coverage through the constantly changing landscape of health care.

Beginning her professional career as a musician and songwriter, Betsy is both an artist and a business owner; two vital perspectives for her signature style of guiding clients toward finding their most personally fulfilling plan. She's got a special knack for explaining complicated policies in a way that is comforting, customized and straight forward.

Betsy specializes in Group and Individual Health Insurance, Life and Disability Income Insurance and Voluntary Benefits. She works with individuals, families, locally owned business, independent contractors, performers and artists.

She is a Licensed Insurance Agent in both Pennsylvania and New Jersey, and is a Certified Agent for The Exchanges in both Pennsylvania and New Jersey. Betsy Spivak Insurance Services is based in Fishtown, Philadelphia.



# Betsy Spivak

INSURANCE SERVICES

Specializing in Locally Owned Business,  
Individuals, Families and the Self-Employed.

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**Fax: 267-348-4161**

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**Individual & Group Health Insurance,  
Life Insurance, Disability Income Insurance, Voluntary  
Benefits, Health Insurance Marketplace Certified**