![NORD - National Organization for Rare Disorders | CLAIM YOUR Care | Increasing Knowledge of Rare Disease Health Care Coverage]
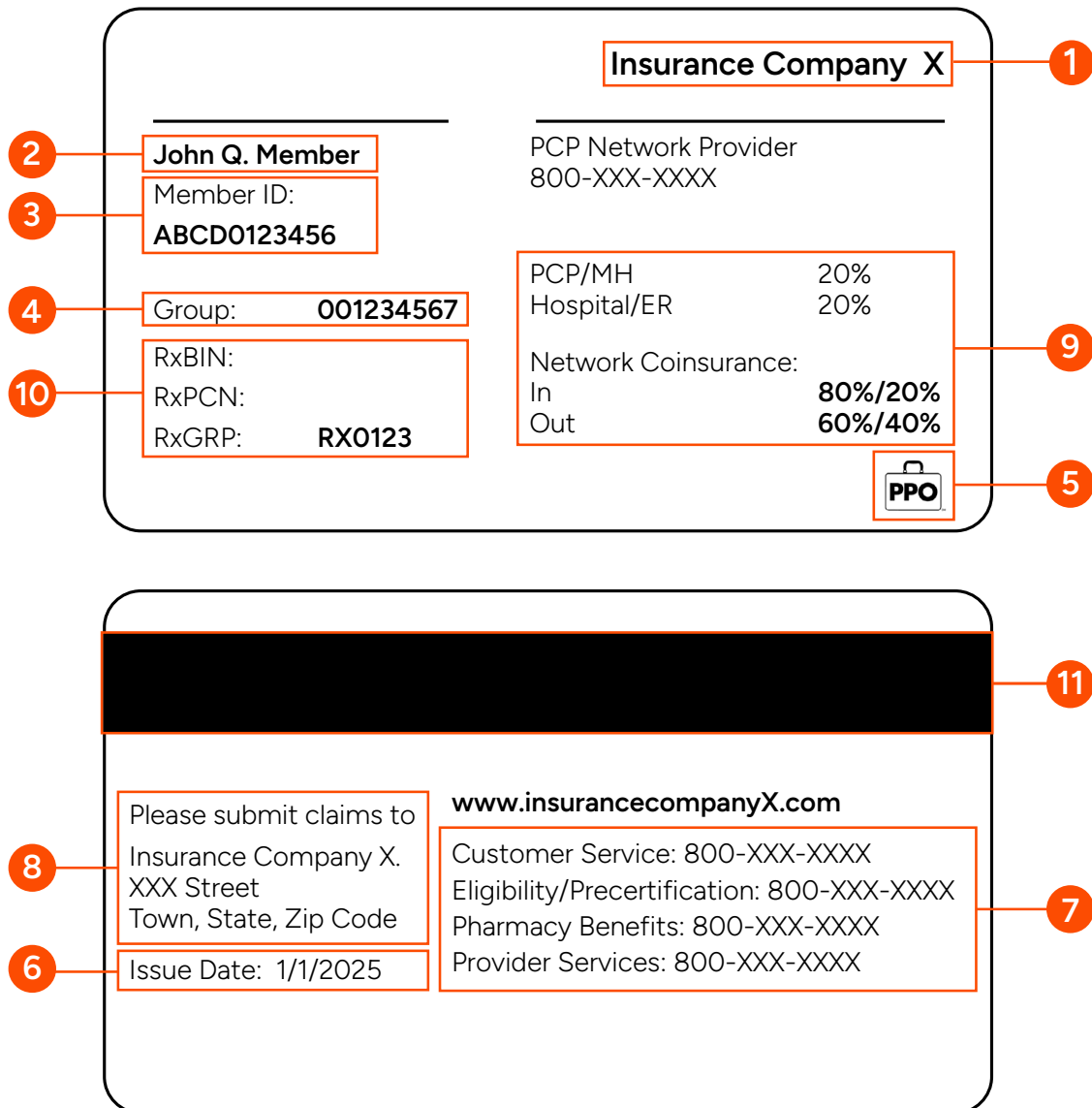
What Information is Included in Your Health Insurance Card?

A health insurance card contains important details that help healthcare providers verify coverage and process medical and pharmacy claims. Below are the key elements typically found on a health insurance card:

*Click the orange circles for more information on each part of the card. Click the pop-up to close it.

Front of card:

Insurance Company X — 1

John Q. Member — 2

Member ID:
ABCD0123456 — 3

Group: **001234567** — 4

RxBIN:
RxPCN:
RxGRP: **RX0123** — 10

PCP Network Provider
800-XXX-XXXX

PCP/MH 20%
Hospital/ER 20%

Network Coinsurance:
In **80%/20%**
Out **60%/40%** — 9

PPO — 5

Back of card:

11

Please submit claims to
Insurance Company X.
XXX Street
Town, State, Zip Code — 8

Issue Date: 1/1/2025 — 6

www.insurancecompanyX.com

Customer Service: 800-XXX-XXXX
Eligibility/Precertification: 800-XXX-XXXX
Pharmacy Benefits: 800-XXX-XXXX
Provider Services: 800-XXX-XXXX — 7

1 Insurance provider name & logo
- The name of the health insurance company that provides coverage.
- The company's logo is usually included to make it easy to identify.

2 Member's name
- The full name of the person who holds the insurance policy

3 Member ID number
- A unique number assigned to the policyholder to help track their coverage and claims.

4 Group number
- If the insurance is provided through an employer, this number identifies the specific plan for that company's employees.

5 Plan type
- This shows what kind of health plan it is, such as an HMO (Health Maintenance Organization), PPO (Preferred Provider Organization), or EPO (Exclusive Provider Organization).

6 Effective date
- The date when the insurance coverage starts.

7 Customer service contact information
- A phone number or website to reach the insurance company for questions about coverage, claims, or other concerns.

8 Claims & billing information
- Instructions for doctors, hospitals, and other healthcare providers on where to send medical bills for payment.

9 Co-pay details
- The specific amount the insured person must pay out-of-pocket for doctor visits, emergency care, prescriptions, and other medical services.

10 Pharmacy benefits
- If the plan includes prescription drug coverage, there may be a separate ID number or processing information for pharmacies.

11 QR code or magnetic strip
- Some insurance cards have digital codes or magnetic strips that can be scanned to quickly access policy details.

Always carry your health insurance card with you, as it provides essential information for accessing medical care quickly and efficiently.