



RICARDO LARA
—INSURANCE COMMISSIONER—

California Consumer Alert

Trying to save money on health insurance?

How to steer clear of hidden costs

The California Department of Insurance is on the lookout for discount insurance cards that promise to save money, but come with hidden costs. Take it from our investigators: When shopping for health insurance, if it looks too good to be true, it probably is!

Health Insurance



Subscriber Name ID#

FIRST M LAST

Group #

Effective

Copayment

Primary Care \$XX

Urgent Care \$XX

Emergency Room \$XX

MEDICAL GROUP NAME, INC.

PHYSICIAN NAME

(XXX-XXX-XXXX)

Coverage

Language

Plan

RxBIN

RxPCN

FAMILY

XXXXXXX

HMO

000000

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- Discount cards are **NOT** comprehensive health care coverage or ACA compliant plans. They do not guarantee coverage for medical services. When you receive a card, check for a licensed insurance company.
- Only purchase coverage directly from **Covered California**, licensed insurers, or verified agents on **coveredca.com** or at **(800) 300-1506**.
- Be wary of pressure tactics, false promises of “low-cost” coverage, misleading marketing and the terms like “partner”, “employee”, or “data sharing”.
- **Check license status on insurance.ca.gov.**

Your insurance card should have the name of a licensed insurance company **NOT** a discount service. If it doesn't you may not be fully covered!



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Having all the facts is essential when choosing a health insurance plan. Ask the agent selling it:

- Is there a co-pay?
- Is there a deductible?
- Do I have to pay for care out of pocket?
- What is the cancellation policy?
- Provide a statement of benefits showing coverage, including primary care, emergency coverage, prescriptions, and mental health.

Can't get good answers?

Covered California can help with legitimate coverage options with comprehensive benefits. This free service connects Californians with brand-name health insurance from well-known companies.

**The Department of Insurance is here to
protect consumers and investigate fraud.**

Verify a license or report a scam at insurance.ca.gov
or by calling 800-927-4357.