



# The Components of Health Care

## Primary Care

- Your first stop for general health care.
- Often called your Primary Care Provider (PCP), other examples include a family practitioner, internal medicine doctor, pediatrician, or nurse practitioner.

**PRO TIP** • *Your PCP provides or helps you access many types of health care.*  
• *You should know how much you will pay for primary care visits.*

## Specialty Care

- Health care focused on a specific area of medicine.
- Examples are dermatology, neurology, cardiology, and oncology.

**PRO TIP** • *You should know how much you will pay for specialist visits.*

## Emergency, Urgent & Hospital Care

- **Emergency care:** for life- or limb-threatening situations
- **Urgent care:** for illness or injury that needs treatment right away, but is not life-threatening
- **Hospital care:** for treatment or diagnosis that requires overnight stays

**PRO TIP** • *You should know what your insurance plan covers for each type of care.*  
• *Knowing what you will pay for urgent and emergency care helps you choose the right place to get help and what to expect.*

## Pharmacy

- Any prescription drugs you take.
- Your insurance will pay some/all of the cost for drugs that are in its “formulary” which is a list of drugs your insurance agrees to pay for.

**PRO TIP** • *You should know whether any medications you take regularly are in the plan's formulary and how much you will pay.*  
• *You should know whether generic medications will be cheaper than name-brand.*

## Tests & Imaging

You may need these to diagnose an illness or condition or as part of preventive care.

- Medical tests can include blood and urine screening.
- Imaging includes x-rays, MRIs, and CT scans.

**PRO TIP** • *Knowing how much you will pay helps you make informed choices about your care and plan for the cost.*

## Questions? Need Help? Contact HAAM!

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