



Before a Doctor Visit Checklist

Network, referral, prior authorization, cost-sharing, and insurance card.

A short checklist to review before a non-emergency appointment. In an emergency, seek care right away.

Network

- ☐ I confirmed the provider is in-network with my **specific plan** (not only the insurance company).
- ☐ I checked the facility, lab, or imaging center, if any, is also in-network.
- ☐ I noted how I verified it (provider directory, plan phone number) and the date.

Referral

- ☐ I checked whether my plan requires a referral for this visit.
- ☐ If needed, my primary care provider sent the referral before the appointment.

Prior authorization

- ☐ I asked whether any planned service, procedure, or medication needs prior authorization.
- ☐ If needed, I know whether the request was submitted and approved.
- ☐ I remember that authorization does not necessarily guarantee payment.

Cost-sharing

- ☐ I know whether a copay or coinsurance may apply to this visit.
- ☐ I know whether this service is subject to my deductible, and how much of the deductible I have met.
- ☐ I asked the office for a cost estimate if I have questions.

What to bring

- ☐ My insurance card and a photo ID.
- ☐ A list of current medications and doses.
- ☐ My questions for the provider, written down.

After the visit

- ☐ I will compare any bill with my Explanation of Benefits (EOB). An EOB is not a bill.
- ☐ I will contact the plan or billing office if something does not match.

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