Accessing Health Care

If you *have* health insurance

Health insurance is meant to help cover part of the cost of medical care, in exchange for paying regular monthly fees (the "premium"). When you visit a medical provider, your health insurance will generally cover a portion of the cost of your care. The health plan that you have determines which doctors and clinics may be covered, and what amount they will cover (services that have a greater percentage of the fee covered are often called "in-network"). If you have health insurance, you can usually find a website listed on the back of your insurance card where you can search for specific doctors and find a provider that is in-network, to reduce the amount you pay and make the most of your insurance.

If you *don't have* health insurance

If you do not have health insurance, you may qualify for income-based (Medicaid) options. In Washington State, the income-based insurance program is called Apple Health. You can learn more on the Health Care Authority website. If you do not qualify for Apple Health, you may choose to purchase a plan through a public marketplace. There is usually a specific time of the year, often around December, that plans are available to purchase. To learn more about plan options, visit the Washington Health Plan Finder website.

You may also choose to self-pay for medical care, which can be more expensive. Community Health Centers can be an option for clinics that offer lower cost or sliding fee prices. You can find a listing of local Community Health Centers on this King County Public Health directory.

When to seek medical care

Preventative care is generally the most cost-effective, and the best way to stay on top of any health concerns that may come up. Healthy young adults should aim to see a doctor yearly for a check-up. Even if you don't have any health concerns, it is a great time to get a baseline on things like blood pressure and cholesterol measurements. Some of the things that you might bring up at an annual check-up include sexual and reproductive health, including STD testing and birth control options, and mental health concerns like stress, anxiety, or depression.

Urgent versus Emergency care - what is the difference?
There are times that you need to visit a doctor quickly, and might be wondering whether you should go to an urgent care clinic or an emergency room. Urgent care is set up to handle health issues that you need seen in the next 24-48 hours, but are not life threatening. This could include things like a small cut that may need stitches, a possible bone fracture, burns, respiratory issues, or ear or throat pain. An urgent care clinic will generally have a shorter wait time, and often be less expensive than an emergency room. Emergency rooms are meant to handle life-threatening health concerns, like chest pain, breathing problems, head injuries, severe stomach pain, or uncontrolled bleeding.