

# How to Use New Insurance

*Below you will find links to resources that provide information about how to use insurance in Tennessee. You can also find information on how to seek aid from a lawyer, if needed. Some areas of the state have more information than others. You may wish to look at information from other areas in addition to your own.*

## **National Resources**

### [How to Use Your New Insurance Plan](#)

Find answers to common questions about insurance coverage questions from Healthcare.gov.

### [I signed up, but don't have health coverage. What should I do?](#)

If you signed up for health insurance, but have run into issues getting coverage, this resource from the Health Insurance Marketplace provides steps on what to do.

### [What You Should Know About Seeing Your Doctor](#)

Most health plans give you the best deal on services when you see a doctor who has a contract with your health plan. This resource from the Health Insurance Marketplace can tell you how to find out if your new insurance plans covers your doctor.

### [What to Know About Getting Your Prescription Medications](#)

Find out if your prescription medications are covered by your new insurance here. You can also find out what to do if your This article is from the Health Insurance Marketplace.

### [Getting Emergency Care](#)

In an emergency, you should get care from the closest hospital that can help you. Find our more information about how your insurance affects emergency care from this article provided by the Health Insurance Marketplace.

### [What You Should Know about Provider Networks](#)

A provider network is a list of the doctors, other health care providers, and hospitals that an insurance plan has contracted with to provide medical care to the plan's members. This article from the Health Insurance Marketplace can explain more about provider networks and how they affect you.

### [Appealing Your Insurer's Decision Not To Pay](#)

If your health insurance company does not cover your specific health care provider or service, you have the right to ask for an appeal. Learn how to appeal a decision from your insurance company from this article provided by the Health Insurance Marketplace.

### [What Does that Word Mean?](#)

Find definitions to common terms used when dealing with health insurance from Healthcare.gov.

## **Statewide Resources**

### [Form for Tennessee Consumer Complaints about Health Insurance](#)

Use the form linked above if you need to file a consumer complaint about your health insurance in Tennessee.

## **Legal Advice:**

### [TN Free Legal Answers](#)

If you are in Tennessee, the website, Free Legal Answers, allows you to ask a lawyer for help with a legal issue at no cost. It is fast and easy, and all you need is a computer. This is a FREE service for people who cannot afford a lawyer.

How it works:

- You will answer a few questions to see if you qualify for their service. If you qualify, you will have the option to create an account.
- If you are eligible, you can ask their volunteer attorneys a non-criminal legal question.
- Once your question receives a response, you will get an email. You will need to sign into the website to read your response and ask any additional questions.

Visit <https://tn.freelegalanswers.org/> to sign up.

## **Find Representation:**

### [Statewide Directory](#)

The Statewide Directory provides information regarding Legal Aid Attorneys and other agencies by county in Tennessee.

Still need assistance? Please speak to a librarian at your local library. They may have additional resources to assist you.

Last updated on December 21, 2018.

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