

Finding a primary care doctor

Easy · 30 min to find and book · Preventive visits often \$0 in network; health centers charge by income

YOU'LL NEED

- ☐ Your insurance card, or know you're uninsured
- ☐ Your calendar
- ☐ A list of your medicines, allergies and past conditions

WHAT TO KNOW

- 1 **Know what a PCP does: preventive care and healthy-living advice, treating common conditions, judging how urgent a problem is and where to get care, and referring you to specialists.**
- 2 **Know your options.** Family medicine doctors and internists both see adults. Nurse practitioners and physician assistants can also be your PCP.
- 3 **Search your plan's provider directory on its website, or call the number on your insurance card.** Seeing an in-network provider usually means lower costs. Many plans limit your choices, so check coverage before you narrow your list.
- 4 **Ask around.** Friends and family, your pharmacist or dentist, and your health plan's customer service can all recommend PCPs.
- 5 **Call the office and ask whether they accept your plan and are taking new patients.** Use the questions below.
- 6 **Book a checkup.** Marketplace plans and many others must cover a list of preventive services with no copay or coinsurance in network, even before you meet your deductible. Coverage can vary, so \$0 isn't guaranteed in every case.
- 7 **Bring your card, your medicine and allergy list, and your questions written down.**

Watch out Out-of-network doctors usually cost more, so confirm before you book. If something comes up before you have a PCP, urgent care usually saves time and money over the ER for non-emergencies.

DAD NOTE Find a doctor while you're healthy. It's harder to do when you're sick.

Full lesson: aptkeys.com/body/finding-a-doctor/finding-a-primary-care-doctor/

Checked October 2, 2026. Sources: MedlinePlus (National Library of Medicine); HealthCare.gov; Health Resources and Services Administration.