



PAC Insurance Toolkit

This free, coproduced resource was created *for patients, by patients* living with IBD. In it, you will find information about insurance compiled by members of the **Patient Advisory Council** with input from members of the **ImproveCareNow** (ICN) community. Topics include an overview of insurance types, plans and scenarios; information on picking insurance companies, and understanding your patient rights around insurance.

download and use the Insurance Toolkit
improvecarenow.org/understanding_insurance

"Insurance is a contract/policy in which an insurer compensates someone for harm/loss against damages from specific contingencies or perils. Another way to say it is that insurance is a legal agreement where a company (the insurer) agrees to pay you money if something specific goes wrong, like an accident or getting sick. The most common forms of insurance policies are life, health/medical, homeowners, and auto. According to the Affordable Care Act (ACA), you are allowed to stay on your caregiver's insurance until you turn 26 years old."