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Using Your Health Insurance Member ID Card

Your health insurance member identification (ID) card is proof of your coverage and a vital source of health plan information. It allows you to access medical care, verify coverage and ensure accurate billing. When you enroll in a health insurance plan, most insurers will mail you a physical insurance card to your home address. Many also offer digital access to your card on their websites or mobile apps. You can use your insurance card in the following situations:

- At doctor appointments
- During urgent care or emergency room visits
- For filling prescriptions at a pharmacy
- During hospital admissions

For billing or claim disputes and benefit inquiries, health insurance ID cards not only inform you of your plan coverage; they also help health care providers verify your benefits and submit claims properly. If you lose your physical insurance ID card, log into your insurer's website or app to request a new card or access a digital copy. You can also call your insurance company's customer service number to order a replacement card.

White House Announces TrumpRx

President Donald Trump recently unveiled TrumpRx.gov, a federally operated website where individuals can buy prescription medications at discounted prices. Pfizer said its drugs listed on the platform will offer an average savings of 50%. The website indicates that it is expected to launch in January 2026 and will direct consumers to pharmaceutical companies' direct-to-consumer websites to place their orders. These website deals would be available for patients who are not using their health insurance. The creation of TrumpRx.gov was part of a negotiated agreement between the administration and Pfizer, as the pharmaceutical company will invest \$70 billion in domestic manufacturing facilities. This was the first deal related to the Most Favored Nation (MFN) pricing.

At this time, it's unclear whether the website will be helpful for Americans covered by private insurance, Medicare or Medicaid. The vast majority of Americans have health insurance and are unlikely to need to use TrumpRx. Implications of MFN are still unclear, and in some cases, a medication may be cheaper with insurance.

What Is Primary Care?

Primary care is the starting point for most of your health care needs. For annual checkups, preventive screenings and treatments for long-term conditions, a primary care provider (PCP) can help you stay on track. PCPs can also identify issues early, when they are easier and less costly to treat, and connect you to specialists when needed.

Your PCP is more than just the person you see when you're not feeling well. They're a partner in your overall health, offering nutritional support, exercise expertise, stress management and even mental health guidance.

Employers may offer health plans that cover a variety of providers who can serve as your PCP. The following are examples of these providers:

- Family medicine physicians
- Internal medicine physicians
- Pediatricians
- Obstetricians and gynecologists (OB/GYNs)
- Nurse practitioners (NPs)
- Physician assistants (PAs)

Consult with your employer to learn more about the primary care options available through your health plan and how to choose a provider who best suits your needs.