

Health Insurance Checklist

How can you determine if the health insurance plan(s) being offered by your employer (or if shopping for coverage according to the Affordable Care Act) is right for you? Use the following checklist to pinpoint your needs, if they will be covered, and for how much. Then decide which policy is best for you and your family. It's important to consider what your actual usage of the plan may be based on your health and the health of others in your household who will be covered under the same plan. For example, if you anticipate low usage, then the deductible and maximum out of pocket may not be important in your cost comparison. Keep in mind, however, that it's not always possible to predict what health expenses you may have in any given year.

Benefit	My Must Haves	Company #1	Company #2	Company #3
Office visits				
Hospital care				
Surgery (in- and outpatient)				
Emergency room visits				
Medical tests, X-rays				
Annual physicals				
Maternity care				
Well-baby care				
Immunizations				
Prescription Drugs				
Mental health				
Dental care				
Orthodontics				
Vision care, glasses, exams				
Other not listed				
Costs*				
Monthly premium				
Deductible				
Prescription drug co-pay				
Office visit co-pay				
Emergency room co-pay				
Coinsurance (%)				
Maximum out-of-pocket (\$)				
Other Issues (check if important to you)				
Choice of doctors				
Referrals to specialists necessary				
Convenient locations				
Ease of getting appointment				
Total checks:				

Source: Adapted from *PA Health Options.com* (PA Insurance Department)