

Consumer Checklist:

What to Look for in a Health Insurance Policy

It can be a challenge to find coverage that meets your health care needs and fits your budget. Health insurance that covers more tends to cost more. Some tips as you are shopping for insurance:

- ❑ Do your best to balance the cost (monthly premium) of a policy with the protection it offers.
- ❑ Determine what you will have to pay yourself for covered services (deductible, co-insurance, copayments, and out-of-pocket limit).
- ❑ Estimate costs for non-covered care (services excluded or limited by the policy) and charges (fees above what the plan recognizes).
- ❑ Check whether the plan covers the health care services and medications you require.
- ❑ Check whether the plan's health care providers include your current providers (including IHS, tribal, or urban clinic), are located conveniently for you, and are high quality.
- ❑ Avoid policies that don't have some kind of maximum out-of-pocket limit on covered charges.
- ❑ Don't mistake insurance-like products for comprehensive coverage.
- ❑ If you have questions, call your state's Department of Insurance or Consumer Assistance Program.