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Parent to Parent of Georgia

Questions to ask before choosing a health insurance plan

If you are wondering, which is better a PPO, a HMO, POS, HSA, or Indemnity health insurance plan, use the list of questions below as a guide.

1. Does the plan allow you to choose the specific doctor or hospital you want to use?
2. How many doctors are there to choose from?
3. If you need to see a specialist, how does the referral process work?
4. What is the plan's premium (your monthly fee for coverage), deductible (the amount you must pay upfront before the policy begins to pay your medical expenses), and co-payment (a specific charge for a specific medical service or medication, such as a \$10 fee for a doctor visit or a \$5 fee for a prescription)?
5. Do you or a dependent have any special health care needs to consider?
6. Think about any extra services you might need, such as therapy or equipment, alternate therapy and whether they are covered medical services.
7. Are there out-of-network fees (a charge for seeing a doctor or hospital not affiliated with your plan) or other fees?
8. Are medical exams, preventive services and health screenings covered under the plan?
9. What cover is given for prescription medication?
10. Is cover for vision and dental care provided?
11. Is psychiatry, psychotherapy and other mental health care provided
12. Are there any exclusions (pre-existing medical/health conditions or circumstances that can make you ineligible for healthcare coverage)?
13. Where are the offices and hospitals in the network located?
14. What arrangements does the plan have for emergency care?
15. What benefits are specific to this plan?
16. What is the procedure for care if you are away from home?