



Before Choosing Health Coverage Checklist

Questions to review on your own before you decide.

Questions you can review on your own before choosing health coverage. Check each item in the plan documents or with the plan. CoverMe does not select a plan for you — the decision remains yours.

1. Costs

- ☐ What is the monthly premium, and what would it total for the year?
- ☐ What is the deductible? Is there a separate deductible for prescriptions or for family members?
- ☐ Which services are covered before the deductible is met?
- ☐ What copays or coinsurance apply to the services I use most?
- ☐ What is the out-of-pocket maximum, and what counts toward it?

2. Network

- ☐ Are my current doctors, hospitals, and pharmacies in-network with this specific plan?
- ☐ Is out-of-network care covered? If so, at what cost-sharing?
- ☐ Are there in-network providers near where I live and work?

3. Prescriptions

- ☐ Are my current medications on the plan's drug list (formulary)?
- ☐ What cost-sharing applies to each medication?
- ☐ Do any of my medications require prior authorization or other rules?

4. Rules for using care

- ☐ Do I need a referral to see a specialist?
- ☐ Which services require prior authorization?
- ☐ How does the plan handle emergency care and care while traveling?

5. My situation

- ☐ How much care do I expect to use this year (visits, prescriptions, planned procedures)?
- ☐ How would total costs compare in a low-use year and a higher-use year?
- ☐ Have I read the Summary of Benefits and Coverage for each option?
- ☐ Where can I verify eligibility and enrollment rules? (For example, HealthCare.gov, Medicaid.gov, Medicare.gov, or my employer's benefits contact.)

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