

# Checklist: What's Most Important to You?

Insurance plans vary. Before choosing a plan, decide what is most important to you. This checklist can help. Put a check in front of those services that are important to you. Then see how many of these services are in Policy #1, Policy #2, and Policy #3. On the checklist, write in the coinsurance or copayment rate, if there is one, and any limits on service.

Remember that the most important service to be covered is hospitalization. If you are not covered for hospital care, then one sickness could cost you thousands of dollars, even hundreds of thousands of dollars.

Service	Policy #1	Policy #2	Policy #3
-Hospital care			
-Surgery (inpatient and outpatient)			
-Office visits to your doctor			
-Maternity care			
-Well-baby care			
-Immunizations			
-Mammograms			
-Medical tests, x-rays			
-Mental health care			
-Dental care, braces and cleaning			
-Vision care, eyeglasses and exams			
-Prescription drugs			
-Home health care			
-Nursing home care			
-Services you need that are excluded			
Other issues that are important to you:			
-Choice of doctors			
-Convenient location of doctors and hospitals			
-Ease of getting an appointment			
-Minimal paperwork			
-Waiting period before coverage begins			

***Which policy is best for you?***

# Worksheet: What Is Your Best Buy?

It is difficult to determine exactly what you will spend a year on health care. You do not know whether you will be sick 6 months from now and need an operation. Hopefully, you will not.

Using this worksheet, you can begin to make some rough estimates. Much will depend on what service you need or want, how many people are in your family, your age, and other factors. Do you need to have your eyes tested this year? Will you have a mammogram or other cancer screening test? Does your child need immunizations?

Look at your medical and insurance records from last year as a guide to what services you might use this year. Add up the actual costs to you, including premiums. Estimate what you might spend on your health care in terms of deductibles, coinsurance and/or copayments, and services that are not covered.

Compare Policy #1, Policy #2, and Policy #3 to determine which is the best buy for you.

	Policy #1	Policy #2	Policy #3
What is your monthly premium?			
Individual:			
Family:			
Multiply by 12 for annual cost:			
What is your deductible?			
(if there is one)			
Individual:			
Family:			
What is your coinsurance rate or copayment, if there is one?			
(Note if there is a higher rate for special services, such as outpatient mental health care.)			
Are there any annual limits for days or services covered and the amount spent on you?			
What is the maximum you will have to pay out-of-pocket each year?			
What is the lifetime limit, if any, that you will be reimbursed?			
Total estimated yearly cost to you:			

Now look at the checklist of services that are important to you. ***Is your best buy the same policy that gives you the most services you need?***