

# Shopping for Health Insurance?

# Here Are 12 Key Questions to Ask

Health insurance coverage gives you better access to healthcare services and financial peace of mind – but finding the right plan can be a challenge. This resource is designed to help you ask the right questions to find a plan that meets your needs and your budget.

## Finding the Right Plan

Health plans on the [Get Covered NJ online marketplace](#) are categorized ranging from Platinum (the top-of-the-line) to Bronze (the basics.) Other factors that go into finding the right plan include the cost, the coverage and any rules or restrictions in place for using your insurance.

There are several different types of insurance plans, each with its own rules. They include:

- **Health Maintenance Organization (HMO)** – Typically requires you to choose a primary care provider (PCP), get referrals from the PCP for specialty care and only use healthcare providers that are part of the HMO's network.
- **Preferred Provider Organization (PPO)** - Encourages you to choose a PCP but doesn't require it or the use of referrals. You can use a provider outside the plan's network, but you will probably pay more for those services.
- **Point-of-Service Plan (POS)** – You typically aren't required to choose a PCP and can use providers who aren't in the network, but you may need to get a referral for specialty care.
- **Exclusive Provider Organization (EPO)** - Typically requires enrollees to choose a PCP, and you may only see doctors and other providers that are in the plan's network.

### For shoppers, key questions to ask include:

- Will I have a wide choice of doctors, nurse practitioners and hospitals in this plan, or will the list be more narrow?
- Are my current doctors, nurses, therapists and preferred hospital in this plan?
- Does this plan cover prescriptions? Dental care? Vision care?

## Understanding the (Real) Cost

There is more to the cost of insurance than just the monthly premium you will pay – although that's clearly a very important factor. Your insurance will also require you to pay for some of the cost of your care. These costs that come out of your own pocket are referred to as your “cost-share” and include co-pays (your share of the payment for each service you receive) deductibles (a minimum amount you may need to pay before your insurance coverage takes effect) and coinsurance (the portion you pay for certain services, usually a certain percentage.)





### *For shoppers, key questions to ask include:*

- ❑ What is the deductible? Will I have to pay a lot of money for my medical appointments and other services before the insurance company starts to pay?
- ❑ What are the co-payments for different types of services, like a primary care appointment, a visit with a specialist or a trip to the emergency department?
- ❑ What should I be looking for in a health plan to meet my specific needs – like whether I or my family members need to see a specialist, or have an existing condition that may require surgery?
- ❑ What would my costs be under the prescription plan?
- ❑ On plans through the Get Covered NJ marketplace, do I qualify for any financial assistance or tax credits that would help make this plan more affordable?

## **Making Sure You're Covered**

Insurance plans vary a lot. Some plans may not cover all healthcare services, and some may require you to get the insurance company's permission, also called an authorization, before making an appointment or getting a service.

### *For shoppers, key questions to ask include:*

- ❑ What types of services are covered by this plan: Primary care visits? Specialist visits? Hospital care? Prescriptions? Dental care? Vision care? Rehabilitation, like physical therapy?
- ❑ Are there any specific services that are excluded from this plan?
- ❑ Does this plan allow me to make an appointment directly with a specialist, or do I need to start first with a primary care provider and obtain a referral to the specialist?
- ❑ What other rules or restrictions exist with this plan?



## **Getting Help If You Need It**

### *There are several places to get free help on your insurance questions, including:*

- ❑ COVER NJ from the New Jersey Hospital Association at [www.NJHA.com/COVERNJ](http://www.NJHA.com/COVERNJ) with a team of health navigators – who also happen to be U.S. military veterans – who are ready to serve N.J. residents in their search for insurance. They can be reached via the website, by phone at 1-877-4CARENJ or by email at [COVERNJ@njha.com](mailto:COVERNJ@njha.com)
- ❑ The State of New Jersey's Get Covered NJ marketplace at [www.nj.gov/getcoverednj](http://www.nj.gov/getcoverednj) which provides links to other community organizations that offer insurance enrollment assistance.