

IMPORTANT QUESTIONS TO ASK WHEN BUYING HEALTH INSURANCE

- What is the “Maximum Out-of-pocket Costs” when in the hospital for a major operation?
- What are the prescription co-pays, are contraceptives covered, is there an annual deductible on prescriptions in addition to the medical deductible and is there a maximum benefit in dollars? (Some plans offer a maximum of \$1,000 in coverage. Once the maximum is reached you are responsible for the full cost.)
- How many doctor visits are you allowed per month, per quarter, per year and per family? (Plans vary, providing two visits per year, four visits per year, one visit per quarter up to unlimited visits.)
- What are the physician services covered by name (x-ray, pathology test, etc.) and what is the dollar amount covered before you must pay your deductible? (One x-ray may cost \$150. A plan may state they cover 100% of physician services and later in the benefits it states “up to \$100”.)
- What is the deductible you are being quoted and what is the family deductible? Some companies state they cover many services such as chiropractic but only after the deductible is paid and then the co-insurance must be paid. Ask which services are covered without having to pay the deductible.
- Are wellness visits covered for all family members, how much is allotted in dollars for the actual wellness visit and are PAP screenings and mammograms covered? Is there a waiting period for wellness visits?
- What is the lifetime maximum?
- Are child well care visits and immunizations covered and how much is allotted?
- Are allergy injections covered?
- How much will you be rated up for specific pre-existing medical conditions?
- Is Maternity needed, what is the cost, what is the waiting period and what is covered?
- What is the complaint level for the companies being presented? Do you want a company whose complaint level indicates they will hassle you on every claim?

It is important that you see in writing the answers to all of the above questions prior to signing a policy. Premiums are based on these and other benefits. Generally speaking, more benefits will result in higher premiums. If your premiums are excessively high for the same coverage as other similar plans then you should shop around.

Do not be fooled by add on benefits that you may never have a need for or use. Some companies provide a glossy four color book of benefits that are seldom useful or used and increase the price for the insurance.

Buy a plan that provides medical benefits to suit your needs and budget. We are committed to providing this service for you at Americhoice Insurance and look forward to helping you, your family or your company, find the best value plan for your needs. (<http://www.1healthinsurance.net>)
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