THINGS TO CONSIDER WHEN CHOOSING A HEALTH PLAN

Your Health

- ☐ How many times a year do you visit a doctor?
- ☐ What type of doctor do you see -- a primary care doctor, specialist or both?
- ☐ How many times a year do you visit an urgent care center or emergency room?
- ☐ Have you been hospitalized in the last year? How long is your typical hospital stay?
- ☐ Do you expect to need surgery or another major procedure in the next year?
- ☐ Do you take any prescription medications?
- ☐ Do you have any chronic conditions that could result in significant or frequent claims?

Plan Cost and Benefits

- ☐ Do you have savings you could use for unanticipated health costs or a higher deductible plan?
- ☐ Are the services you and your family need covered by the health plan?
- ☐ What is the plan's deductible?
- ☐ Are there separate deductibles for medical and prescription drug costs?
- ☐ What are you required to pay for a primary care physician visit?
- ☐ What are you required to pay for a specialist visit?
- ☐ What share of a hospitalization would you be required to pay?
- ☐ Does the plan limit any services to a number of visits or sessions per year?

Access to Care

- ☐ Are the physicians you see regularly in the plan's network?
- ☐ Is your preferred hospital in the plan's network?
- ☐ Will the plan require a referral to see a specialist?
- ☐ Do you travel frequently with a need "out-of-state" coverage?

Prescription Drug Coverage

- ☐ Are the medications you take regularly covered on the plan's formulary?
- ☐ Which formulary tiers include your prescriptions?
- ☐ Will you pay a set amount (a copay) or a percent of the medicine's cost (coinsurance)?
- ☐ Is there a separate out of pocket maximum for prescription drugs?
- ☐ What are the options if your provider prescribes a medicine that is not covered?

View plan and rate information @ **MONTANAHEALTHANSWERS.com**

Ask away. MONTANA HEALTH INSURANCE ANSWERS

MONTANA COMMISSIONER of SECURITIES AND INSURANCE
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