

**TDI**

Health plan shopping guide

Use these tips to shop smart for health coverage.

If you're looking for health insurance, make sure you know what you're buying. There are many options today. Some may have fewer benefits and more limits than traditional health insurance.

To learn more about alternative health plans, visit www.tdi.texas.gov/consumer/alternative-health-plans.html.

If you're shopping for an Affordable Care Act (ACA) plan, visit Healthcare.gov or ask your agent if the plan is an ACA plan. You can shop for insurance on the federal marketplace during open enrollment and special enrollment periods (www.healthcare.gov/glossary/open-enrollment-period/).

You can use this checklist to help you decide on health coverage.

Regulation

- Is this insurance? Or is it a discount card, health sharing ministry, or other non-insurance product?
- How long does this plan last? Do I have the right to renew it if I want to? Or can the plan deny me at renewal?
- Who regulates this plan or product? (Is it the state, federal government, no one?) Who would I complain to if I have a problem?

Coverages

- Does the plan cover existing health conditions, like diabetes and high blood pressure?
- Is emergency care covered?
- Are hospital stays covered? Is there a limit to the number of days?
- What does the plan NOT cover, like pregnancy or mental health?
- Does the plan offer other coverages, like vision or dental?
- Do I get drug coverage with this plan? If so, are brand name drugs covered or only generics? Does it cover the drugs I take?
- Does the plan limit how many times I can see a doctor?
- Is lab work covered?
- Is there a waiting period before I can start using this plan?

Costs

- Can I get a Marketplace subsidy to help pay for this plan (www.healthcare.gov)?
- Is there a limit to how much I may have to pay out-of-pocket for covered medical care?
- How much is the deductible? (That's the amount you will have to pay before the health plan pays.)
- What are the copays? (These are fixed amounts you will pay for certain services. For example, an emergency room visit may have a \$200 copay.)
- Will I pay coinsurance (a percentage of the costs) for certain services?
- Does the plan pay my medical providers? Or does it pay me, and I pay the medical bills?
- Does the plan offer free telemedicine services?

Doctors

- Do I have to use doctors, hospitals, and urgent care centers in my network or can I use any that I want?
- Do I have to ask the plan before I can see a specialist?
- Can I check to see if my current doctor is in network with this plan?

Avoid scams

Here are some warning signs that you might want to move on to another company:

- The agent or salesperson cannot answer basic questions about the plan, such as those on our shopping checklist.
- You feel pressured to decide right away. There are no limited time offers in health insurance. No one can promise you a special deal.
- A price that is much lower than other companies you've checked with probably means the plan has fewer benefits and more limits.
- You get a call or email from a company or person you didn't contact first.

Need more help?

Call our Help Line at 800-252-3439 to see if a company is licensed, check their complaint history, or ask questions. You can also use our list of companies selling plans in Texas (www.tdi.texas.gov/consumer/list-of-companies.html).

Resources

- Texas Health Plan Compare side-by-side comparisons of health plans (texashealthplancompare.com).
- How to shop for a health insurance plan video. When looking for health insurance, know your needs, ask questions, and compare plans (www.youtube.com/watch?v=t13f66cLHVQ).
- National Committee for Quality Assurance Health Plan Report Cards (reportcards.ncqa.org)
- HMO report cards from the Office of Public Insurance Counsel (opic.texas.gov/hmo-report-card)