

CHOOSING A HEALTH PLAN

If you're like most people, there are probably lots of things you'd rather do than compare health plan benefits and features. With so many options to choose from, your task can appear overwhelming.

Before you toss away your benefit brochures and pick a health plan at random, consider this: a health plan is an investment. It represents protection against the unexpected and directly affects the way you and your family receive medical care. That's why it pays to take your time and choose a health plan carefully.

How Much Medical Care Do You Need?

Think back over the last 12 months, how many times did you or your family see the doctor? Were most of your visits with your doctor or did you see Specialists or use Urgent Care services? Using this list as a guide, think ahead to what you might need during the next year. Be sure to include annual preventive care services, such as a physical or gynecological exam and mammogram. If you are expecting a baby or planning a pregnancy, factor in prenatal care and a hospital delivery. If you have young children, be sure to include check-ups, immunizations and school physicals.

Focus on Benefit Differences

At first glance, every health plan may seem about the same. It's true that all the plans you're choosing from offer good medical coverage. In terms of covered benefits, you'll find the biggest differences in the following areas:

- **Prescription costs and drug coverage**
- **Mental health coverage**
- **Chiropractic care and complementary medicine**
- **Vision care**

Estimate Your Costs

Your final step should be determining a plan's affordability. Here's where your list of medical needs comes in handy. Begin by noting the monthly paycheck deduction for each of the plans in which you are interested. Then add in your cost for each anticipated medical service. With managed care plans, your cost is a fixed amount, or co-payment. If you prefer a health plan that allows you to see non-network physicians, you must pay a percentage of the cost of that medical service every time you see a non-network provider.