



Health Insurance Shopping List

Consider asking these questions before buying health insurance coverage.

- Who is the insurer? Does it have a good reputation? How is it [rated](#)? How big is it? How long has the company been in business?
- What is the **deductible**?
- Is there a **copay**?
- Does it cover your **dependents**? What about **stepchildren**?
- Does it cover your **medications**?
- Does it cover **eye exams or dental exams**?
- Does it cover **birth control**?
- Does it include **mental health benefits**?
- What about ongoing **physical therapy**? Is that covered?
- Will it cover **emergency transport**?
- What if you have emergency medical needs when you **out of the country**? Will it cover those?
- May I choose my own doctor? Will it cost me more if my doctor is not in the network? How much?
- When is the **open enrollment** period? Can I transition smoothly from my current plan?
- Does the plan cover the ACA's [10 essential benefits](#)?
- Is the plan **grandfathered**?

In addition to these general considerations, you will have specific questions about coverage for your specific needs and circumstances. Use the lines below to jot them down before you shop for a new plan.

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