HEMOPHILIA COUNCIL OF CALIFORNIA

HCC "Your Insurance, but Less Complex" Part 2

10 QUESTIONS TO ASK WHEN CHOOSING YOUR HEALTH INSURANCE PLAN

Most of these tips apply to commercial insurance. For public insurance, join us for our webinar
"How to Navigate through Medi-Cal, GHPP & Medicare".

1. What is your current health plan/health insurance?
   a. Do you know what kind of insurance you have and who pays for it?
   b. Have you used your coverage this year? Has it been working for you?
   c. Have you asked for help? Were they helpful?

2. What has changed this year?
   a. Has your employer changed what they are offering?
   b. Has the plan changed any of the benefits?
   c. Have your circumstances changed?

3. Where do you find the information about plan options?
   a. Your Human Resources Department
   b. The Health Plan itself
   c. Health for California- healthforcalifornia.com

4. What kind of plans are being offered?
   a. *What kind of insurance is it?*
      i. **HMO- Health Maintenance Organization-** Usually lower premiums and lower out-of-pocket costs, but limited provider networks.
      ii. **PPO- Preferred Provider Organization-** Allows more flexibility in choosing providers, including out-of-network providers at a higher cost.
      iii. **Point of Service Plan (POS)-** Similar to PPO, but requires referrals and PCP coordinates care.
      iv. **High Deductible Health Plan (HDHP)-** Much lower premiums, but must pay for most/all services until you reach a high out-of-pocket cost.

5. Are the doctors and hospitals my family and I need covered on this plan?
   a. Which doctors and hospitals are most critical for your care? Is the HTC included?
   b. *(For new patients)* Is my preferred provider accepting patients?

6. **Are the important medications for me and my family covered? How much do they cost?**
   a. Are my specialty medications, like blood factor, covered under the pharmacy or the medical benefit?

7. **What are my total costs going to be?**
   a. What is the cost of premiums?
   b. What is my deductible?
   c. What coinsurance or copays costs should I expect? (Coinsurance is a % of cost while copay is a set amount by type of service)

8. **Does the plan have a copay accumulator adjustor or maximizer?**
   Avoid these if you can!

9. **Are public choices better for me? Do I qualify for Medi-Cal, CCS or GHPP?**

10. **Where can I go for more help?**
    a. Experts
       i. Your hemophilia treatment center or other providers
       ii. Health Care Navigators
       iii. HCC
       iv. MyPatientRights.org

    b. Coworkers/Friends/Family-
       But keep in mind what is best for them may not be what's best for yoru family since they have different circumstances.

Resources

- **Centers for Medicaid & Medicare (CMS)**
- **HealthCare.gov**
- **California State Employees – MyCalPERS**
- **NPR – Six Tips to Choosing a Health Plan**