

Questions to Ask When Choosing Health Coverage, and a list of important items that you will need to gather before you shop on the Health Insurance Marketplace

Picking a health insurance plan doesn't have to be complicated. Part of making the best choice is knowing what questions to ask. Use this list to compare health insurance plans before making your decision.

- Is there a monthly premium? If so, how much?
- Is your current doctor or hospital part of the plan's provider network?
- Is there a deductible?
- Is there coinsurance?
- Will you have copayments?
- How does the plan handle visits to the emergency room?
- Are hospitalization and major medical expenses covered?
- What is the policy's annual individual (or family) out-of-pocket expense limit? What costs are included vs. excluded in the out-of-pocket expense limit?
- Is there a waiting period before you're fully covered?
- Are there limitations to the policy such as pre-existing conditions? (Not applicable to Dependent children under age 19)
- Do you need additional coverage, such as dental, vision or prescription drug coverage?
- Are you planning any major medical expenses for the following year (for example, having elective surgery)?
- What do your friends, family, and doctors say about the company you are considering?

BRING these items with you.

- Proof of U.S. Citizenship** – Social Security numbers or copy of US Passport for all family members
- State Residency** - Drivers License, Housing Lease or Utility bill
- Income for all Family Members** - W-2 forms or pay stubs, unemployment/disability, Social Security/pension/ retirement income, or a copy of your 2012 tax return.
- Current Health Insurance** – policy numbers from the current Health Insurance and information about available job related Health Insurance
- Immigration status** -immigration documents status numbers
- Job insurance information** – a completed Employer Coverage Tool (enclosed) for every job based plan, you or someone in your household is eligible for (even if you didn't enroll)