

What questions should you ask when comparing health plans?

How to choose the best plan for you and your family

Oklahoma employees have many health insurance plans to choose from. The Option Period, when you can find and enroll in a health insurance plan, is during October.

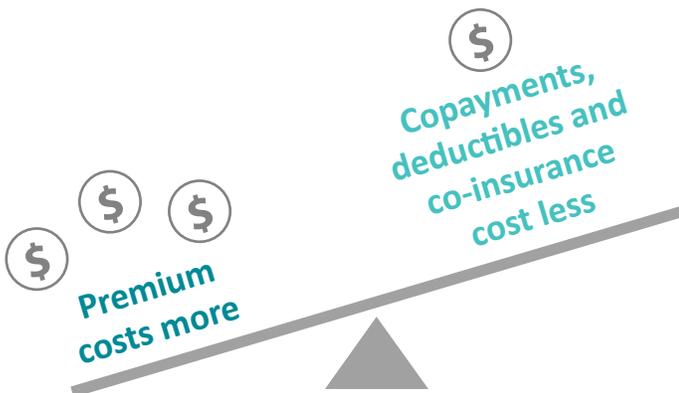
Insurance can help you pay for routine health, dental and vision care, as well as big medical bills if you have an accident or get very sick. Insurance doesn't pay for everything – you will still have to pay some of your health care costs.

How can you compare plans to get the one that balances your health care needs and budget? Start by answering these important questions before you enroll.

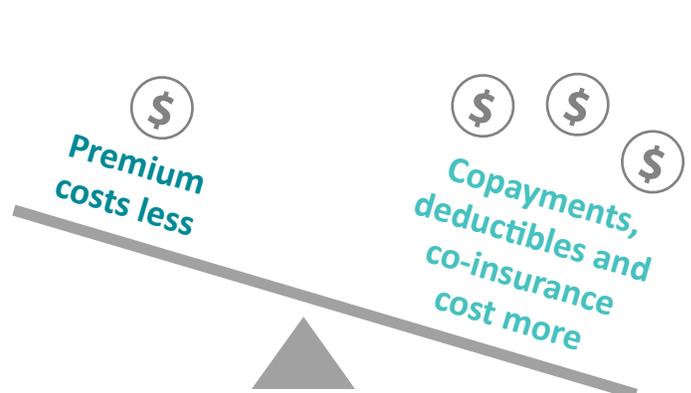
Questions about your costs

You can find answers to these questions in the 2017 Plan Year Employee Benefit Guide at: www.ebd.ok.gov

- **How much will your employee benefit allowance cover?**
Compare the monthly or bi-weekly premium cost for each plan you consider.
- **How much can you afford to spend out-of-pocket on health care?**
Compare the copayments, deductibles and co-insurance costs for each plan.



The higher the premium is for your insurance plan, the less you'll pay for health care services. If you know you'll need a lot of health care, like taking several medicines or seeing your doctor often, you may save money by choosing a plan with a higher premium.



The lower the premium is for your insurance plan, the more you'll pay for health care services. If you are healthy and only need routine health care, you may save money by choosing a plan with a lower premium.

Questions about your health care

- **Will you be able to use your current doctors?**

Look online at each plan's provider network to see if your doctors are listed. A provider network includes doctors, hospitals, pharmacies and other providers who give care to plan members at a lower cost.

- **Will it cover your medicines?**

Look online at each plan's list of covered medicines, called a drug formulary, to see if your medicines are covered and at what price.

- **Are there special health services that you want a plan to cover?**

Think about any special health services you may use, such as chiropractic care or weight loss programs. Find out which health services are not covered under each plan.

Questions about the insurance companies

- **How does the insurance company deal with consumer complaints, disputes and questions?**

Look online at the plan website to see whether you can log in to ask questions, which may be more convenient than calling. All companies have a procedure for dealing with disputes over claims, or payments for health services. Ask the company about their average turn-around time for settling claim disputes.

- **How can you find out if other consumers have complained about a health insurance company?**

Find out about consumer complaints from the Oklahoma Insurance Department online at: www.ok.gov/oid/

Learn more

- Oklahoma Employee Benefits Department: www.ebd.ok.gov/Benefits/Pages/default.aspx
- Oklahoma State Benefits Coordinators: www.ebd.ok.gov/Benefits/State-Benefits-Coordinators/Pages/OK-State-Agency-BCs.aspx

