

Choosing a Health Plan

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Today there are more health plans to choose from than ever before. Not everyone has a choice. But if you do, this section can help you choose the plan that offers the best quality for you and your family.

The quality of health plans varies widely. In 1997, a study published by the National Committee for Quality Assurance (NCQA) showed differences in the ways managed care organizations provide access to care, keep people healthy, treat illness, deliver high-quality service, and satisfy patients. For example, studies show that treating heart attack patients with beta blocker drugs saves lives. The NCQA found that in some health plans, most heart attack patients got beta blockers. In other health plans, only one in three did.

Research shows that Americans say that quality is the most important thing they think about when choosing a health plan. But research also shows that few people understand their options well enough to make an informed choice.

Quick Check for Quality

Look for a plan that:

- Has been rated highly by its members on the things that are important to you.
- Does a good job of helping people stay well and get better.
- Is accredited, if that is important to you.
- Has the doctors and hospitals you want or need.
- Provides the benefits you need.
- Provides services where and when you need them. Meets your budget.

Your Health Plan Affects Many Things

- **Who** will care for you (doctors and other health care providers), and how much choice you will have.
- **What** kind of care you will receive (for example, which preventive services are covered?).
- **Where** you will receive your care (which hospitals, for example).
- **When** you will receive your care (will you receive it when you need it?).
- **How** you will be cared for (the quality of care you receive).
- **How much** you will pay.

What Are Your Choices?

The two major types of health plans are "fee-for-service" and "managed care." Managed care plans can go by many names, including:

- Health Maintenance Organization (HMO).
- Preferred Provider Organization (PPO).
- Individual Practice Association (IPA).

- Point of Service (POS) plan.

But different groups do not always define these names the same way.

Do not be confused by whether the plan is a "fee-for-service" plan, or whether the plan is one of the many kinds of managed care plans. What you need to understand is not the plan's label, but the characteristics of the plan. Research shows that it is important to understand your options and how they affect your choice of providers and services, costs, and quality of care.

How to Make Decisions Based on Quality

The next section lists several questions you may want to consider when choosing a health plan. These questions are based on research about what consumers want to know when choosing health plans. Under each question you will find more information to help you choose the plan that is right for you. You also will find a way to compare the health plans you are looking at. Here's how:

Please enter the name of each plan you want to compare on a separate line (Plan A, B, and C).

Plan A: _____

Plan B: _____

Plan C: _____

Read the questions. Which are most important to you in choosing a health plan?

Rate Your Health Plan Choices

Do members rate the plan highly on things that are important to me?

Plan A: Yes

Plan B: Yes

Plan C: Yes

Does the plan provide preventive services to help keep people well?

Plan A: Yes

Plan B: Yes

Plan C: Yes

Does it do a good job of helping them get better when they are sick?

Plan A: Yes

Plan B: Yes

Plan C: Yes

Is the plan accredited?

Plan A: Yes

Plan B: Yes

Plan C: Yes

Does the plan have the doctors and hospitals I want or need?

Plan A: Yes
 Plan B: Yes
 Plan C: Yes

Are you happy with your current doctors?

Call their offices to find out which plans they are in. You may be able to choose a plan that will allow you to keep seeing those doctors without paying extra.

Do you want to make sure the plan includes the kinds of doctors you will want to see?

Call the plans you are looking at to get a list of their doctors and other providers. Or, ask your employer's benefits manager.

And remember, the hospital you go to often depends on the plan you are in and where your doctor has privileges. If going to a certain hospital is very important to you, keep that in mind when choosing a plan.

Does the plan provide the benefits I need?

Plan A: Yes
 Plan B: Yes
 Plan C: Yes

Which health care services are most important to you and your family? Do the plans you are comparing provide these services? Check the health plan materials from your employer or the plans. Or, ask your employer's benefits manager or the plan's customer service office. For services that are provided by each plan, check the boxes next to those services that you want or need. There are extra spaces at the end of the list in which to add other services.

Are These Services Covered?	Plan A	Plan B	Plan C
Cancer screening (colorectal cancer tests, mammograms, Pap smears, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cholesterol screening	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Immunizations (shots)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prenatal care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Well-baby care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Care for a pre-existing condition (one you have before joining the plan)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Diabetes supplies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental exams/treatments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eye exams/glasses/contact lenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hearing exams/hearing aids	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient prescription medicines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical equipment for use at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mental health services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical therapy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hospice care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Counseling to stop smoking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Drug and alcohol counseling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative treatments (such as acupuncture or chiropractic services)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adult day care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nursing home care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Do the doctors, pharmacies, and other services in the plan have convenient times and locations?

Plan A: Yes
 Plan B: Yes
 Plan C: Yes

Here are some questions you may want to call the plan to find out:

- Are the services close enough to home or work?
- Are they on convenient routes for public transportation?
- Is parking available?
- Are offices open in the evenings and on weekends?

Does the plan meet my budget?

Plan A: Yes
 Plan B: Yes
 Plan C: Yes

Use the health plan materials from your employer or the plans to answer these questions and enter the information on the line provided under each plan.

Cost	Plan A	Plan B	Plan C
How much will the premium cost me each month?	_____	_____	_____
If there is a deductible, how much will I have to pay before the plan starts to pay for medical care? For prescription medicines?	_____ _____	_____ _____	_____ _____
How much will I have to pay (co-payment) each time I use a service? Doctor visit Hospital visit Prescription	_____ _____ _____	_____ _____ _____	_____ _____ _____
How much more will I need to pay if I go outside the health plan's network of doctors, hospitals, and other providers to get services?	_____	_____	_____