



# Questions to Ask When Shopping for Health Insurance

*Have a list of doctors, specialists, and medicines you want or need ready when you talk to an agent.*

- What policy do you sell the most?
- What policy has the most coverage?
- How are the policies different?
- What is the monthly premium?
- What will be my out-of-pocket costs?
- What is the out-of-pocket limit?
- What does the plan cover?
- What does the plan not cover?
- Is a referral required to see a specialist?
- Is my doctor in the plan's network?
- Are the specialists I need available nearby?
- Is the plan's network open or closed?
- Can I see any doctor I want?
- What happens if I go to an out-of-network doctor or hospital?
- What will my copayment and coinsurance amounts be when I get care?
- What will my total payment be when I get care?

