

# What questions should you ask when comparing health insurance plans?

## How to choose the best plan for you and your family

The Health Insurance Marketplace gives information about available health plans so you can compare them side-by-side. The time when you can find and enroll in a health insurance plan is called Open Enrollment. Find the dates for open enrollment at [healthcare.gov](https://www.healthcare.gov).

Insurance helps you pay for routine health 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:

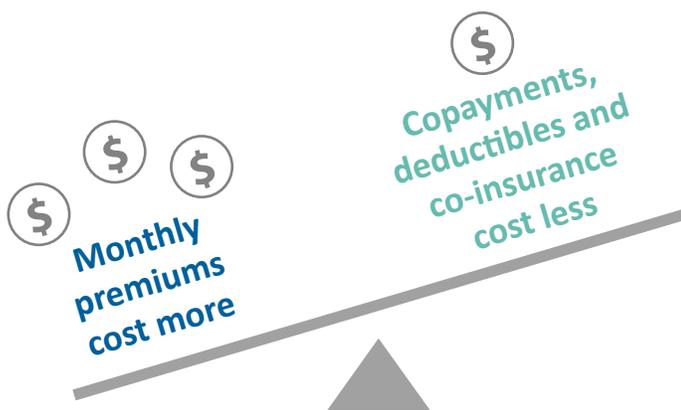
### Questions about your costs

- **How much can you afford to spend on health insurance each month?**

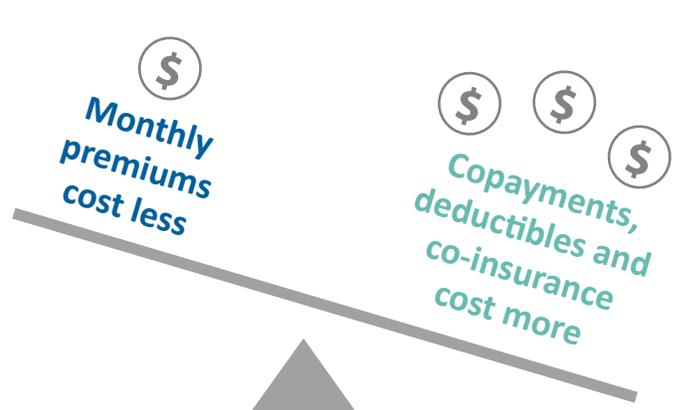
Compare the monthly premium cost for each plan you consider. You can find Marketplace plan premiums at [healthcare.gov](https://www.healthcare.gov).

- **How much can you afford to spend out-of-pocket on health care?**

Compare the copayments, deductibles and co-insurance costs for each plan. You can find these costs for Marketplace plans at [healthcare.gov](https://www.healthcare.gov).



The more you pay each month 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 seeing your doctor often, you may save money by choosing a plan with a higher monthly premium.



The less money you pay each month for your insurance plan, the more you will 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 monthly 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 vision care, chiropractic care, wellness programs or nursing home care. 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 Missouri Department of Insurance online at: [www.insurance.mo.gov/consumers/complaints/compindx.php](http://www.insurance.mo.gov/consumers/complaints/compindx.php)

## If you compare health insurance plans from inside and outside the Marketplace

It's important to know that some health plans outside the Marketplace may have limits on coverage, such as the types of health services they cover and the total amount the plan will pay. These health plans may include association health plans and short-term, limited-duration plans.

## Have questions?



### Find free help

Find free in-person or virtual help from trained assisters near you. Visit [covermissouri.org](http://covermissouri.org) or call **1-800-466-3213** to set up an appointment to learn more or enroll.



### Contact the marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at [healthcare.gov](http://healthcare.gov).



### Para El Español

Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-800-318-2596** o visitando [cuidadodesalud.gov](http://cuidadodesalud.gov).



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