

# Learn About Your Insurance

Continuing coverage means making sure you are keeping yourself financially healthy. Educating yourself on your current coverage will teach you how your needs are being met now. It will also help you manage your future medical needs when you apply for new medical coverage. Make plans now for any change in insurance you know will happen in the next 12 months.

**BEGIN BY** LEARNING ALL YOU CAN ABOUT YOUR INSURANCE BEFORE THERE IS A CHANGE IN YOUR CURRENT COVERAGE.

(Some of the questions to ask / but may not be limited to, based on your specific needs are):

- > How much do I pay each month in premiums? \_\_\_\_\_
- >What is my yearly deductible?\_\_\_\_\_
- >What are my co-pays?\_\_\_\_\_
- >What is my yearly out of pocket expense?\_\_\_\_\_
- >What is my lifetime medical maximum that will be paid? \_\_\_\_\_
- >What is my lifetime transplant maximum that will be paid ?\_\_\_\_\_
- >What is my lifetime max for other services, e.g. rehab, mental health?\_\_\_\_\_
- >What type of prescription benefits do I have?\_\_\_\_\_
- >What are my co-pays for each of my prescriptions?\_\_\_\_\_
- >Does this policy cover Durable Medical Equipment?\_\_\_\_\_
- >Does this policy have ambulance/air lift coverage?\_\_\_\_\_
- >What are my Clinic/Outpatient benefits?\_\_\_\_\_
- >What are my Inpatient benefits?\_\_\_\_\_
- >Does this policy have any home care benefits? \_\_\_\_\_
- >What are my benefits if I travel out of state or out of country?\_\_\_\_\_
- > Do all of my medical providers (doctors/hospitals, etc.) contract with this payer? \_\_\_\_\_
- > Dental and Vision can be separate policies. Research all policies so you are fully informed.
- > WHAT ARE MY PLANS WHEN THIS INSURANCE ENDS or I can no longer be on my parents insurance?