



spotlight on health

Choosing The Right Health Insurance Plan

(NAPSA)—Any time can be the right time to learn about your health care coverage. Insurance can be a complicated topic and—with the many types of plans offered—understanding your options and what kind of coverage is best for you can often be challenging.

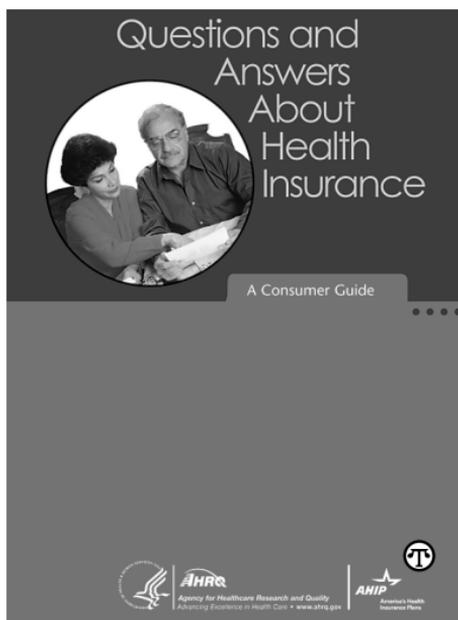
Fortunately, researching health insurance choices can make a big difference in how much consumers pay out of pocket, how easy it is to receive care and the satisfaction with the health care services that are available.

To help, the federal government's Agency for Healthcare Research and Quality (AHRQ) and America's Health Insurance Plans—a group made up of various health plans around the country—have partnered to bring you a free consumer guide, "Questions and Answers About Health Insurance." The booklet is available in both English and Spanish.

The guide describes different kinds of plans, explains commonly used phrases and terms, and offers a list of resources with contact information. It also highlights specific items that consumers can compare to determine which type of health plan to choose, such as:

1. Premiums
2. Coverage/benefits
3. Access to doctors, hospitals and other providers
4. Access to after-hours and emergency care
5. Out-of-pocket costs (co-insurance, co-pays and deductibles)
6. Exclusions and limitations.

In addition, it also explains how Medicare works, which includes information on Medicare Prescription Drug Benefits, Medicare Advantage Plans and Medigap Supplemental Insurance. Other government-sponsored programs for specific groups—such as Medicaid and



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the State Children's Health Insurance Program (SCHIP) for low-income individuals and families—and plans that meet a specific need, such as long-term care, supplemental coverage and disability insurance, are also explained.

In addition, the guide addresses the topics of "pre-existing conditions" and "What If You Are Insured Through Your Job and You Leave?"

To order a copy of Questions and Answers About Health Insurance or the Spanish version, "Preguntas y respuestas sobre seguros de salud: Guía para el consumidor," call (800) 358-9295 or e-mail ahrqpubs@ahrq.hhs.gov.

The booklets can also be downloaded from AHRQ's Web site. Go to www.ahrq.gov/consumer/insuranceqa/index.html for English or www.ahrq.gov/consumer/insuranceqasp/ for Spanish.