



spotlight on health care

Protect Yourself From Unexpected Doctor's Bills

(NAPSA)—Health insurance horror stories like those in Michael Moore's laugh-till-it-hurts documentary "Sicko" do happen. No one wants to learn that their insurance company won't pay a major doctor's bill. What can you do to make sure it doesn't happen to you? Here are three practical tips to help you protect yourself from unexpected bills and get the most for your health insurance dollars:

1. Check the fine print for special benefit limitations

You can save money and hassle by reading through your coverage details, especially your health plan's "exclusions and limitations." Insurance companies often limit coverage for specific benefits. "For example," says eHealthInsurance executive Bruce Telkamp, "your health plan may limit the number of physical therapy visits you can make in a year. If you go over that limit, you'll pay the difference yourself." Health plans may also include a "lifetime maximum," which represents the maximum amount the insurance company will pay for all medical claims in your lifetime. A quality health insurance plan with comprehensive coverage will typically have a lifetime maximum of \$5 million.

2. Make sure your doctor prescribes only covered drugs

Some health insurance companies maintain lists of all the prescription drugs that they are willing to cover with a doctor's prescription. Such a list is called a "formulary," and drugs that don't appear on the list are typically not covered. Your doctor may or may not be aware of your health insurance company's for-



Check The Fine Print—Some health plans may include a "lifetime maximum."

mulary. Get a copy of your drug formulary from your insurer and consult it when your doctor orders a new prescription for you.

3. Use your preauthorization or appeal options

Health insurance companies will typically only cover services they consider medically necessary. If you're considering an expensive procedure or surgery—even one ordered by your doctor—make sure to apply for pre-authorization. This usually involves providing your insurance company with your medical records and a letter from your doctor.

"There's no single solution that's right for everyone. That's why a choice of carriers and plans is important. And working with a licensed agent like eHealthInsurance can help consumers purchase the right plan up front and make more educated use of their coverage," says Telkamp.

To learn more, visit www.ehealthinsurance.com.