

Checklist for selecting the right insurance

Warning: Are your Insurance options too expensive? Use this checklist to help your employees ask the right questions so they can avoid buying a medical plan they cannot afford to use.

Are the services I need most REALLY covered?

Why this is important: Primary care, labs, generic Rx, chiropractors, annual exams, immunizations, and x-rays are the routine EverydayCARE® services over 90% of people need over 90% of the time. These services should be easy and have very few rules and costs associated with them.

Are the copays reasonable?

Why this is important: The system has many ways to nickel and dime you. Zero-dollar copays for routine EverydayCARE® services are smart.

Can I really afford the deductible?

Why this is important: Most people don't have thousands of dollars saved. You should never have a deductible that is higher than what you can pay. Otherwise you go bankrupt, and the hospitals and drug companies still get paid their big overpriced amounts.

Will the insurance company promise to negotiate the best prices for me?

Why this is important: There are many "deals" being made between insurance companies and hospitals and drug companies that only benefit them. Cash prices anyone can get by asking the right way are usually much lower.

If I can find a price better than what the insurance negotiated, will they still cover it?

Why this is important: With the internet and new transparency laws it is easier than ever to get the lowest prices yourself or with a little guidance. Many traditional insurance plans force you to take their higher prices for prescriptions and services.

Will my choice of doctors be limited by the insurance network?

Why this is important: Many insurance plans use limited doctor "networks" with higher negotiated prices. If your Insurance still uses networks, ask them to disclose their negotiated prices for hospitals, drugs and doctors. It is reasonable and it is the law in many states.

Will I be able to talk to my medical team any time of day or night so I don't have to miss work or go to an urgent care or emergency room?

Why this is important: About three-fourths of medical services can happen over the phone, through text, or on video, with no cost to you. Never accept the cost of unnecessarily missing time from work to refill a prescription, get relief from a sinus infection at night, get advice, or order an x-ray or MRI. Your time is valuable. With prices so high, it is more important than ever to eliminate unnecessary and wasteful spending in healthcare.