



HEALTH PLAN SHOPPING LIST



I've assessed what healthcare services and drugs I'll likely use for the next year. That is: doctor visits, generic drugs, urgent care visits, any planned surgeries, and specialist appointments.



I've determined which level of plan I need based on my health needs and the risk I'm willing to take regarding my deductible: Bronze, Silver, or Gold. If I'm under 30, I'm seriously considering a Catastrophic plan because it can save me money.



I've looked carefully at the services a plan covers BEFORE my deductible kicks in. Services like free doctor visits, free generic prescription drugs, and affordable urgent care visits would all be great.



When evaluating health plans, I've checked out their health networks (the doctors and hospitals that have agreed to provide healthcare services). My "must have" doctors are on the plan or I'm OK switching doctors.



I've checked to see if I qualify for financial assistance on my premium payment. [4 out of 5 people who buy health insurance on the marketplace receive a subsidy--don't count yourself out! See here.]

If you want to talk to an expert about your options, give email us at questions@fridayhealthplans.com.

