

20 Questions Smart Shoppers Ask Before Choosing Health Insurance

Smart buyers ask the right questions. Average buyers just look at the monthly premium.

These questions help you choose the RIGHT plan — not just the cheapest plan.

The 20 Best Questions

- Is this a true PPO?
- What's the maximum out-of-pocket?
- Are my doctors in-network?
- Are referrals required?
- How are emergency visits handled out of state?
- Are there specialist copays or is everything deductible-based?
- What does this plan NOT cover?
- Are my prescriptions covered at retail pharmacies?
- What's the difference between my deductible and my out-of-pocket max?
- What happens if I get hospitalized?
- Does the plan include telemedicine?
- Can I see doctors nationwide?
- How do claims get processed?
- Is mental health included?
- Is maternity covered or excluded?
- What if my income changes mid-year?
- Can my rates increase at renewal?
- What happens if I move states?
- If a doctor is "out of network," how does billing work?
- If two plans look similar, what's the hidden difference?