

Questions to Ask about Your Health Insurance Provider

- What is my co-pay?
- What is my deductible?
- Which doctors does my insurance plan allow me to see?
- Which hospitals, clinics or surgery centers does my insurance plan allow me to use?
- Am I seeing in-network providers? If not, how much will an out-of-network provider cost? Will my health insurance plan pay anything if I see a doctor who does not take insurance?
- Does my plan cover prescription medications?
- Does my health insurance cover nurse practitioners and physician's assistants?
- Does my plan cover acupuncture, physical therapy and other therapies?
- Does my plan cover me if I travel outside of the United States?

If I have primary and secondary insurance, do I understand what each one covers?