
HEALTH INSURANCE CHECKLIST

Services

Health insurance plans vary. Before choosing a plan, decide what is most important to you. This checklist can help. Put a check in front of those services that are important to you. Then see how many of these services are covered by each of the policies that you are comparing.

- Hospital Care
- Surgery (inpatient and outpatient)
- Office Visits to Your Doctor
- Maternity Care
- Well-Baby Care
- Immunizations
- Mammograms
- Medical Tests and X-rays
- Mental Health Care
- Dental Care (braces, cleanings, etc.)
- Vision Care (eye-glasses, eye exams)
- Prescription Drugs
- Home Health Care
- Nursing Home Care
- Other Services You Need

Calculating Annual Cost

How much you spend annually on health care will depend on what services you need or want, how many people are in your family, your age, and other factors.

Look at your medical and insurance records from last year as a guide to what services you might use this year. Use this worksheet to calculate the estimated annual cost of each of the policies that you are considering.

Premium: \$ _____

Deductible: \$ _____

Co-Insurance: \$ _____

Co-Payment(s): \$ _____

Excluded Services: \$ _____

Other: \$ _____

Total Estimated Annual Cost: \$ _____