

Health TIPS



Health Insurance Coverage

Selecting health insurance for you and your family can be confusing. There are acronyms such as HMO and PPO, varying co-pays and, of course, the monthly premiums. A little information goes a long way when making this decision. Consider these questions during your open-enrollment period:

YES NO

- Is the monthly premium affordable?
- Do I have a choice of types of insurance (HMO, PPO, POS)?
- Are there out-of-pocket costs? How do they differ for HMO, PPO and POS, and in-network or out-of-network physicians?
- Are there lifetime and injury caps for this plan? If so, what are they?
- Do I have access to my physician or hospital of choice with this plan?
- Are there any service limitations or exclusions with this insurance (e.g., transplants)?
- Are there requirements for pre-certification or authorizations for preventive, routine, elective, urgent and emergency care?
- Are extended plans available? If so, what are the conditions?
- Does the insurance cover a second opinion?
- Does the plan offer the same benefits if I am out of town?
- Is there a phone number or Web site where I can get information and help or file a complaint?

Answer these questions to help you make your decision. Also, remember your insurance is only as good as the physicians and hospitals you can access. When choosing your plan, be sure it includes EMORY HEALTHCARE physicians.