



## Health Coverage Checklist (Individual)

Here are the essential tasks associated with shopping for and purchasing health insurance. Use this checklist to keep track of where you are in the process.

### Step 1: Get Organized

- Organize information about your healthcare records
  - Basic information
    - Pre-existing medical conditions
    - Health status
  - Use standard forms from agent/broker/insurer
- Choose a date at least 30 to 60 days from when you start the process for coverage to begin
- Draft a budget
  - Calculate the total amount you can spend
  - Consider cash flow issues

### Step 2: Understand coverage, choice of providers, and cost-sharing options

- Decide what type of coverage you want, such as HMO, PPO, or HSA
- Decide how important choice of providers is to you
- Decide how costs will be distributed
  - How much will you contribute toward the premium
  - How much will you have to pay for co-payments or co-insurance
- Understand coverage rules and options

### Step 3: Find a broker or agent

- Learn about how brokers and agents work
- Ask for referrals from sources you trust
- Research any fees you may be charged in addition to the health insurance premium

### Step 4: Understand other insurance arrangements

- Purchasing alliances
- Trade and professional associations

### Step 5: Evaluate plans with your broker or agent

- Weigh the benefits against the plan cost
- Research the insurers
  - Financial stability
  - Ease of administration
  - Overall quality of service
- Consider cost-saving strategies
- Review at least two or three health insurance carriers
- Review at least two or three different health insurance plan options

### Step 6: Accessing online options

- Use the internet to as a tool to research or purchase health insurance
  - Examples: [www.insure.com](http://www.insure.com), [www.ehealthinsurance.com](http://www.ehealthinsurance.com), [www.ushealthplans.com](http://www.ushealthplans.com)

### Step 7: Close the deal and implement the plan

- Sign the contract before the quote expires, usually 30 days
- Copy and return all original materials for enrollment before the requested effective date