The Basics of Choosing a Health Insurance Plan

You pay a monthly bill to your insurance company (a "premium"), even if you don't use medical services that month. When you get care, you pay out-of-pocket costs, including copays and/or deductibles. It's important to consider several kinds of costs when shopping for a plan. Use the chart below as a starting point in your research.

What to Consider	What it Means	How to Decide
Deductible	The amount you pay out-of-pocket before your health plan will cover costs for medical services.	If you're likely to have monthly visits or counseling sessions, you may want a lower deductible.
Copay	The rate you pay for health care services at the time of care.	If you're likely to have monthly visits or frequent counseling sessions, you may want a lower copay.
Network	The hospitals, health care providers and labs that the insurance company has negotiated lower rates with to provide health care services.	Determine if our office is in the plan's network.
Providers	Your doctors - both primary care and specialists.	You may want to choose a plan where our providers are in-network to avoid extra costs.
Prescriptions	Any medications you take that have been prescribed by your doctor.	Different plans may have different copays or coinsurance for covered prescriptions. Review the plan to understand how your prescriptions are covered.

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