



Health Insurance Questionnaire

Item to Consider	Insurance Provision Question	Your Answer
Your monthly budget	<i>What monthly Premium can I afford?</i>	
Services I want without paying the plan's deductible (many plans offer one or more of these services with no or low separate deductibles)	<i>Services I need with NO deductible...</i> <ul style="list-style-type: none"> ■ Preventative care (annual physical, routine tests)? ■ Non-routine doctor visits? ■ Prescription drugs: <ul style="list-style-type: none"> — Generic only? — Brand and Specialty? 	
The lower the annual deductible, the higher the annual premium (make sure you get value for the extra cost)	<i>How high of an Annual Deductible can I comfortably handle for services not selected above?</i> <i>...set the maximum, then compare the premium costs of going lower</i>	
How much you expect to use health care services	<i>Would I benefit from high or low Copays/Coinsurance?</i> <i>(Frequent users select Low Infrequent users select High)</i>	
The amount of risk you can afford (or to say it differently, the point at which you feel you need financial protection)	<i>How high should the annual Out-of-Pocket Maximum be?</i>	
Covered services you need (and in particular, those you reasonably <i>don't</i> expect to need)	<i>Do I need to be covered for...</i> <ul style="list-style-type: none"> ■ Non-routine doctor visits? ■ Prescription drugs? ■ Maternity services? ■ Mental health treatment? ■ Child immunizations? ■ Dental care? ■ Special needs (list them)? 	
The benefit to you of a tax-favored Health Savings Account (HSA) (please follow this link for more information http://schlehbenefits.com/index_files/HSA.htm)	<i>Will an HSA plan give me useful tax benefits and help me save for retirement?</i>	
The providers included in a network	<i>What doctors and preferred hospital should I look for in the network?</i>	
The potential need for out-of-area providers (while traveling for example)	<i>Do I need a national network, or will a local one suffice?</i>	