

Questions You Should Ask Your Insurance Provider

These questions should be used as a guide or a prompt for obtaining information needed from your insurance provider. It is important to know that one person may not be able to answer all of these questions, but they can help you find people that have the information. You may want to look at each question and ask yourself, "Do I have this information, and is it clear to me?" If you don't have the information yet, you need to ask for it. If someone has given you the information but you do not understand it or it is unclear, you should ask to have someone go over it again until it is clear to you.

1. What is my deductible?
2. What is my co-pay / percentage of cost?
3. What is the maximum "out of pocket" cost?
4. Is the maximum "out of pocket" cost per person or per family?
5. Is there a lifetime maximum? If so, what is the maximum and is it per person or per family?
6. Is my insurance carrier a Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO), or Health Maintenance Organization (HMO)?
7. What hospitals are contracted in my area?
8. How are emergency room visits billed?
9. When is it necessary to obtain a pre-authorization?
10. Is there a primary coordination of benefits?
11. How many therapy visits are included in my plan? How do I appeal if we need more?
12. What is the process for accessing therapy visits?
13. What is the cost of x-rays / diagnostic tests?
14. Are x-rays / diagnostic tests provided at a specific facility?
15. What is the difference between "out of network" versus "in network"; i.e. 60/40?
16. Are my specialists part of the network?
17. How are behavioral health benefits accessed? Is the contact procedure different than for general medical issues?
18. What is considered an "experimental procedure? How are they handled?
19. What if an emergency occurs and the nearest hospital is not contracted?
20. What if I'm traveling and need medical services?

Developed by the Exceptional Family Resource Center under Contract with the San Diego-Imperial Counties Developmental Services, Inc. – February 2011.