



# Buying health insurance for the first time ever?

## Here's a Checklist to Get You Started

- You may already be eligible for plan coverage through someone who's close to you.** If you are under 26 and your parents have coverage, or you are married with a domestic partner, you may be able to join their existing plan. Have this person contact the health insurance provider to ask whether you may be able to join his or her plan.
- Consider the size of the network available through an insurance plan.** Most insurance plans have a network, or directory, of health providers. If you choose a health provider in the network (or in-network), your co-pay will be significantly less expensive than choosing a doctor outside the network (or out-of-network). Similarly, plans with a large network of health providers may be more expensive than plans with a small network of health providers.
- Consider the annual deductible tied to an insurance plan.** Most health insurance plans have a deductible. The deductible is the amount you owe for health care services covered by your insurance plan before your plan kicks in. For example, if your deductible is \$1,000, your plan won't start paying health care costs until you've paid that amount. Typically the higher the deductible, the less expensive the insurance plan.
- Ask questions and take good notes when speaking with an insurance company.** Insurance companies are often large corporations and will likely have a customer service department to answer questions about your plan. You may speak with a different person each time you call. Ask questions, confirm the answers and take careful notes, including the name of the person you speak with and the time and date of your call. Remind the person you speak with to put notes about your conversation into your online file.
- Understand that health insurance is something people buy hoping they will never need to use.** If you do become injured or sick, health insurance will give you access to the medical care you need and could also protect you from financial ruin or bankruptcy. The whole idea behind insurance is that you pay a little now, so that you are not hit with a huge debilitating amount at a later date.
- Visit the government exchanges when shopping for health insurance.** The government exchanges are set up to provide comparison-shopping of quality health insurance plans at competitive rates. Also, subsidies are available for many Americans to further drive down rates. To find your state's health exchange, visit [HealthCare.gov](https://www.healthcare.gov).
- Call your state's [Department of Insurance](#) or [Consumer Assistance Program](#) if you have questions about health insurance.**