

## Shopping for Health Insurance? Use This Checklist

Due to the end of the [COVID-19 Public Health Emergency](#) and [Medicaid Unwinding](#) some Connecticut residents are no longer eligible for Medicaid/HUSKY and will need to secure new healthcare coverage. Choosing the right health insurance plan is a critical decision that directly impacts your well-being and financial security. It's important to be aware of potential risks as you navigate the process of selecting or enrolling in a new health plan.

To assist you in making a decision that is right for you and your family, the Connecticut Insurance Department (CID) has prepared a checklist to help you find approved insurance products offered by licensed and regulated insurers, understand coverage options, and avoid falling victim to fraudulent schemes. Armed with this information, you can choose health insurance that fits your needs, provides the protections you require, and gives you peace of mind regarding your well-being and financial security.

### **Checklist for Choosing Health Insurance**

1. Assess Coverage Needs:
  - Determine your healthcare needs and desired level of coverage.
  - Consider doctor visits, prescription medications, specialist care, and pre-existing conditions.
2. Network Accessibility:
  - Verify if the plan has a network of doctors, hospitals, and healthcare providers near you.
  - Check if your preferred providers are included in the plan's network.
3. Necessary Benefits:
  - Review the coverage for essential health benefits, including preventive services, maternity care, mental health services, prescription drugs, and emergency care.
  - Ensure the plan aligns with your specific needs.
4. Cost Considerations:
  - Evaluate the total cost of the health insurance plan, including premiums, deductibles, co-payments, and co-insurance.
  - Compare different plans to find a balance between affordability and comprehensive coverage.
5. Prescription Medications:
  - Verify if your required medications are covered by the plan.
  - Check for any restrictions or prior authorization requirements for specific medications.

6. Provider Directory:
  - Review the plan's provider directory to ensure a wide range of healthcare specialists and services are available.
  - Consider the accessibility and quality of providers listed.
7. Out-of-Network Coverage:
  - Understand the extent of coverage provided for out-of-network care and associated costs.
  - Familiarize yourself with the process of seeking out-of-network care if needed.
8. Consumer Reviews:
  - Research consumer reviews and complaints about the insurance company and specific health insurance plans.
  - Gain insights into customer satisfaction, claim processing, and overall service quality.
9. Transparency and Clarity:
  - Read policy documents carefully, including the Summary of Benefits and Coverage, to understand the terms, conditions, and exclusions.
  - Ensure the plan's details are transparent and clearly communicated.
10. Avoid Scam Plans:
  - Be cautious of health insurance plans that offer extremely low premiums or seem too good to be true.
  - Consult the Connecticut Insurance Department (CID) to check if the plan and provider are licensed and in compliance with regulations.
11. Seek Assistance and Resources:
  - Consult CID for unbiased guidance and support.
  - Use available resources to navigate the health insurance marketplace and make informed decisions.

Anyone with questions can contact the Connecticut Insurance Department by email at [insurance@ct.gov](mailto:insurance@ct.gov) or by calling 860-297-3900.

Additional resources:

- [List of licensed carriers selling ACA-compliant plans in Connecticut.](#)
- [Access Health CT](#) - the state health insurance exchange