

# Healthcare Insurance Policy Comparison



**Directions:** Use the simple checklist below to compare the most important features of different healthcare insurance policies, including your current plan, if applicable. Once you've narrowed down your options, you can begin to examine differences between policies in greater detail.

	POLICY A	POLICY B	POLICY C
NAME OF INSURANCE POLICY	_____	_____	_____
TYPE OF POLICY (HMO, PPO, High Deductible Health Plan, Catastrophic Coverage Only, Point of Service, or Other)	_____	_____	_____
COSTS			
Monthly premium	_____	_____	_____
Office visit co-pay/coinsurance	_____	_____	_____
Prescription drug co-pay/coinsurance	_____	_____	_____
Emergency room co-pay/coinsurance	_____	_____	_____
Deductible	_____	_____	_____
Out-of-pocket limit, if any	_____	_____	_____
Network discount applied to deductible	_____	_____	_____
Reimbursement limits on certain procedures	_____	_____	_____
COVERAGE <i>(check all that apply)</i>			
Office visits	_____	_____	_____
Physical exams	_____	_____	_____

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Diagnostics ( <i>including lab work</i> )	_____	_____	_____
Emergency room	_____	_____	_____
Hospitalization	_____	_____	_____
Preventive care	_____	_____	_____
Pre-existing conditions	_____	_____	_____
Healthy child services	_____	_____	_____
Maternity	_____	_____	_____
Drug benefits	_____	_____	_____
Mental health	_____	_____	_____
Substance abuse	_____	_____	_____