

a healthy conversation

The four questions you need to ask when shopping for health insurance

Open enrollment for individuals begins Nov. 15th

From Wellmark Blue Cross and Blue Shield

Choosing health-care coverage is one of the most important decisions people make. Therefore, it's essential that consumers fully understand their options during open enrollment so they can choose a plan that will help them enhance their health and possibly save money.

The annual open enrollment period for individuals to enroll in health insurance plans will begin on November 15th, and is currently underway for many employers and small businesses. This is the time when consumers can make choices – and changes – to their health insurance coverage.

There are four important questions to consider as you choose your plan:

1. Do you qualify to keep the plan you have?

If you like what you have, in most cases, you can keep it. All eligible individual under-65 members and small business groups (plans with 2-50 employees) in Iowa and South Dakota have the option to extend qualified non-grandfathered health insurance coverage into 2016. More than 90 percent of those who had the option to keep and extend their plans during the last enrollment period chose to do so due

to the quality coverage these plans still provide.

2. Would another plan better meet your needs?

Depending on your needs, a newer ACA plan that has additional benefits added, may provide better options for you and your family. There are also new and innovative plans, like Wellmark's new Blue Rewards plan, that provide rewards for the healthy choices of their members, that may be worth looking into. Your agent can help you to understand which plans best align with your needs.

3. Is your doctor in the network?

This will usually save you money on out-of-pocket costs. Even if you don't plan to make any changes to your health insurance this year, it's always good to ensure that any doctor you see, or plan to visit in the coming year, is in your plan's care provider network.

4. How do you prefer to purchase your insurance?

PLACES TO BUY INSURANCE



INSURANCE AGENTS



DIRECT WITH INSURERS



PUBLIC EXCHANGE

Plans of every kind are available from three main channels: Your agent or broker; direct from an insurance carrier, like Wellmark Blue Cross and Blue Shield, or from the public exchange (if you qualify for a subsidy.) Many times, off-exchange plans provide broader choices for consumers—especially those who will not benefit from subsidies or tax credits.

Finally, you don't need to navigate this decision alone. Your health insurance agent or broker can answer your questions and help you understand which plans will best meet the needs of you and your family. If you don't have an agent, you can find one by using online tools like <http://www.Wellmark.com/AgentFinder>.

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