



**pennsylvania**  
INSURANCE DEPARTMENT

Shopping for health insurance?  
Let us help!





# Health insurance shopping tips to fit your needs.

NOW THAT'S PEACE OF MIND.

Shopping for health insurance can be a bit complicated, but follow our guide and you'll be on your way to making smart health insurance choices!

**Insurance costs a lot, but having none could cost more.** It's no secret that health insurance costs continue to increase. But, skipping coverage is not necessarily a sensible way to save money. Medical bills from even a minor accident can deplete your savings – a major illness can push you into bankruptcy.

**Think about what you actually need, use and can afford.** Do you want insurance that pays for routine medical expenses or one that mainly covers a major accident or illness? How often do you see a doctor? Do you see any specialists? Also, make sure you understand the total cost you may have to pay for services rendered and what you can afford. Ask yourself – does the plan cover prescription drugs? What additional services does the policy cover? Will I be able to continue to see my doctor if I switch plans or providers?



## TAKE THE TIME TO COMPARE PLANS – IT’S WORTH IT.

Unfortunately, there is no such thing as standard coverage. Benefits, costs and types of plans vary widely. If you have choices, you’ll have to examine each one closely to find the best deal.

### Follow these tips:

- Contact a licensed agent or insurance company.
- Be careful when shopping for insurance on the internet. There are “discount plans” masquerading as insurance.
- Limited benefit plans, while they are considered “real” insurance, offer limited benefits and may be substantially different from what you are used to from an employer-based plan.
- Before buying a plan, make sure the insurance company is financially sound – visit [www.ambest.com/ratings](http://www.ambest.com/ratings) or your local library.



## BEING A WISE CONSUMER IS IMPORTANT!

You want to choose a health insurance plan that will fit your family’s physical and financial needs. Compare each plan with what they offer – the plan that covers most of your needs at an affordable rate might just be the plan for you.

### DON’T PASS UP EMPLOYER-SPONSORED INSURANCE.

Insurance offered through your employer is almost always a better financial deal than anything you can get on your own, even if you’re young and healthy. However, Pennsylvania law **does not require** employers to offer coverage to its employees, spouses, same sex partners, significant others or dependents – so be

sure to ask if yours does.

### KEEP YOUR ADULT CHILDREN ON YOUR POLICY.

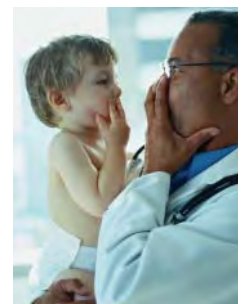
Federal law says adult children up to age 26 can now stay on their parents’ policy, with some minor exceptions. And, in some cases, Pennsylvania law allows the adult children to stay on longer if the employer chooses to add that option to their policy. Uninsured,

single adults, up to age 30, who either live in Pennsylvania or are full-time students, can continue receiving coverage and care through their parents’ employer-based health plans – again, if the employer chooses to do so.

### WORKING COUPLES HAVE MORE DECISIONS TO MAKE.

If you and your spouse both get health insurance at work, you

must sort out whether it makes more sense for each of you to have your own policy, or for one of you to cover the other if possible. If you have kids, you may need to decide who’s going to cover them.



## DON'T GIVE UP IF YOU HAVE A PRE-EXISTING CONDITION.

If you have health issues, you may want to consider applying for PA Fair Care or purchasing a guaranteed issue health plan.



**PA Fair Care:** This is for individuals who have been uninsured for six months and have a pre-existing medical condition. The cost is \$283.20 per month plus additional co-payments and coinsurance. Apply online at [www.PaFairCare.com](http://www.PaFairCare.com) or call 888-767-7015.

**Guaranteed Issue Health Plan:** This type of plan is only available to individuals who are not eligible for federal COBRA, Pennsylvania Mini-COBRA or conversion policies. You may be eligible for a guaranteed issue plan through one of the Pennsylvania Blue Cross and Blue Shield companies. The plan will have a pre-existing condition exclusion which should expire after 12 months. To find a plan in your county, go to [www.PaHealthOptions.com](http://www.PaHealthOptions.com).

## KEEP YOUR INSURANCE, EVEN IF YOU LOSE YOUR JOB.

State and federal regulations protect you from losing your health coverage in the event you lose your job. Unfortunately, they offer little protection from high premium costs. Though expensive, federal COBRA or Pennsylvania Mini-COBRA may offer the best opportunity for you to continue the coverage you are used to. This is really important if you have pre-existing conditions. Additionally, coverage under COBRA or Mini-COBRA today may preserve your rights to convert to individual coverage without a pre-existing condition waiting period. Learn more about COBRA, Mini-COBRA and conversion plans at [www.PaHealthOptions.com](http://www.PaHealthOptions.com).

