

Worksheet to Choose a Health Insurer

This worksheet can help you organize and evaluate information about the health insurers available to you. You can use information in this Guide and in other materials you may have obtained from your employer and the health insurer to complete the worksheet. In the first column, fill in the names of the health plans you are considering and meet the criteria for access. Then put a check mark for the other criteria that the health insurer meets.

For All Types of Health Insurers							For HMOs Only				
<p>Access: Which health insurers are available where you live or work?</p> <p>For HMOs see page 32; for other health insurers, review the information from your employer or the health insurer.</p>	<p>Benefits: Which health insurers offer the benefits you need and want?</p> <p>Review benefit information from your employer or the health insurer.</p>	<p>Health Care Provider: Which health insurers include your preferred doctor or health care provider?</p> <p>Review the health insurers' physician directories and call their Customer Service Departments.</p>	<p>Cost: Which health insurers fall within your price range?</p> <p>Review cost information from your employer or health insurers.</p> <p>Be sure to consider the amount of copays, co-insurance or deductibles.</p>	<p>Complaints: How does the insurer rank, compared with other insurers?</p> <p>See page 12.</p>	<p>Prompt Pay Complaints: How does the insurer rank, compared with other insurers?</p> <p>See page 16.</p>	<p>Internal Appeals: Which health insurers have low reversal rates?</p> <p>See page 22.</p>	<p>External Appeals: Which health insurers have low reversal rates?</p> <p>See page 26.</p>	<p>Access & Service: Look at the measures important to you. How do the HMOs you have chosen perform?</p> <p>See page 34.</p>	<p>Staying Healthy & Living with Illness: Look at the measures important to you. How do the HMOs you have chosen perform?</p> <p>See page 36.</p>	<p>Quality of Providers: Look at the measures important to you. How do the HMOs you have chosen perform?</p> <p>See page 38.</p>	<p>Grievances: Which HMOs have low reversal rates?</p> <p>See page 40.</p>