

QUESTIONS TO ASK WHEN EVALUATING AN INSURANCE COMPANY

Does your doctor accept this insurance?
Does your hospital accept this insurance?
What does the insurance charge as a co-payment for the drugs you take?
Is there a quantity limit for each drug covered by your insurance?
Does the insurance company pay for any dental services? How much?
Does the insurance company pay for any vision services? How much?
Does the insurance company offer any additional benefits like transportation to and from the doctor?
How long has the HMO, PPO, Supplemental Insurance company been in business?
Are there any pending financial problems or changes at your company?
Do I have to get a referral to see a specialist or can I go directly to the specialist without seeing my primary doctor first?
What is the wait time for an appointment?
How many laboratories does your company work with?
Do you accept pre-existing conditions? I have _____. Will you accept me?
Is there a limit on my medication?
How many rehabilitation sessions will you allow in my home?
How many home health care visits will you allow in my home?
Do I have to get rehabilitation in a facility or will you allow it at home?
Do I have to take generic medication before you will pay for the brand name (step therapy)?
Doctor, do you accept compensation from any drug companies for recommending their drugs to patients?

Preguntas que debe de hacer al considerar una compania de seguro:

- Su doctor acepta este seguro?
- El hospital que a usted le gusta acepta este seguro?
- Cuanto le cobra el seguro como co-pago por las medicinas que usted toma?
- La compania de seguro le cubre los servicios dentales? Cuanto paga?
- La compania de seguro le cubre los servicios de vision? Cuanto paga?
- La compania de seguro le ofrece otros servicios adicionales, como transportacion a las oficinas medicas?
- Desde hace cuanto tiempo esta compania de seguro (HMO, PPO, o Seguro Suplemental) ha estado activa?
- Existe algun problema financiero o esperan algun cambio en la compania?
- Existe algun limite a la cantidad de medicinas que usted puede obtener a traves de este seguro?
- Existe algun cargo adicional si usted tiene que ver a un especialista?

- Hay que ir a ver el medico primario antes de ir a una especialista or puedo ir directamente al especialista?
- Cuanto tiempo hay que esperar para una cita?
- Cuantos laboratorios trabajan con su compania?
- Aceptan condicion pre-existente? Yo tengo _____. Uds. me aceptan?
- Cuantas sesiones de rehabilitacion estan autorizadas en la casa?
- Cuantos visitas de cuidado en la casa estan permitidas?
- Doctor, Ud. acepta alguna compensacion de companias de drogas para recomendar sus medicinas?