



CONSUMER WORKSHEET

The "Comparing Texas HMOs 1998" report card issued by Texas Office of Public Insurance Counsel provides consumers with a worksheet and instructions to help organize information that can help them choose a health plan (benefits and coverage, cost, health care network, and convenience).
Provided by Texas Office of Public Insurance Counsel

1 Figure out which HMOs are available where you live or work

2 Take a look at benefits and coverage

Think about which health care services are most important to you and your family.

Review the information you have on the benefits and coverage from the health plans you can join.

Find out which plans cover the services you want. You may need to call the plans to get all your questions answered.

- ❖ Are there any health care services that you or someone in your family use regularly? Services like physical therapy or home health care.
- ❖ Are **prescription medications** covered? If you use a specific medication, check to see if it is covered.

- ❖ Are some services covered only in special circumstances, like emergency care? Find out if there are special rules you must follow.
- ❖ Are there limits on the coverage of any services, like the number of mental health visits each year?

3 Figure out what it will cost you

Monthly premium

Find out how much you will have to pay toward the monthly premium for each plan you can join.

Out-of-pocket costs

When you use health care services, you usually have to pay for some of the costs. What you pay can depend on the services you use and the type of plan you join.

The costs you *may* have to pay include:

- ❖ A deductible, which is the amount of money you have to pay each year before your plan starts to pay for covered services. Some services may have a separate deductible, like prescription drugs.
- ❖ What you pay each time you use a service. Some plans have a co-payment which is usually a set amount, like \$10 each time you see a doctor or \$5 for each prescription. With some other plans you pay a percentage of the cost, like 20% of your total hospital bill.
- ❖ In an HMO, if you get care outside their network, you pay all the costs yourself.
- ❖ No matter which plan you are in, if you use a service that is not covered, you pay all the costs yourself.

Putting the pieces together

Review the information you have from the plans you can join to find out specific information about costs.

Think about all the different kinds of costs you may face. Keep in mind how much and what kind of health care you and your family may need.

Remember: sometimes a plan with a low premium is also a plan that costs a lot when you use care. At other times, a low premium plan is really a low cost plan overall.



4 Doctors, hospitals, and other providers you can use

As we discussed on page 3, your choice of doctors, hospitals, and other providers depends on the plan you join.

If it is important to you or someone in your family to use a specific doctor or hospital, find out if they are in the networks of the health plans you are considering.

NOTE: Some Texas HMOs use [limited provider networks](#). In this system, once you pick a primary care physician, you may only use specialists that

are in that primary care physician's [limited provider network](#), or you risk paying the full cost of services.

You can:

- ❖ Ask the doctor or other provider which plan networks they are in, and whether or not they are accepting new patients.
- ❖ Check the health plan's provider list or call the plan and ask.

Also remember:

- ❖ If you have strong preferences for a certain hospital, find out if your doctor admits patients to that hospital.
- ❖ If you use certain specialized providers, such as chiropractors, find out if the plan covers the services they provide.

5 Convenient locations and times

Find out which plans have doctors and other health services, and pharmacies you can use, in convenient locations for you and your family:

- ❖ Are they close enough to home or work?
- ❖ Are they on convenient routes for public transportation?
- ❖ Is parking available if you need it?

Check to see if there are doctors and pharmacies in the network that have hours that work with your schedule.

- ❖ Are they open in the evenings and on weekends?

