



CHECK LIST FOR CONSUMERS BUYING HEALTH COVERAGE

There are many options available for consumers who are buying health coverage. Because the options are so different, it is important to know what you are buying, what it covers and how it works. Additionally, because not all plans are considered insurance, it is important to know who to turn to for help if something goes wrong. The North Carolina Department of Insurance is here to help you understand your options. Give us a call at 855-408-1212.

REGULATION

- Is this a true insurance product that has consumer protections and is regulated by the State? Products such as Discount cards, Health Care Sharing Ministries and other non-insurance products are not regulated by the State.
- Do I have protections to renew my policy each year or can the company refuse to renew it?

COVERAGE

- Does this plan cover pre-existing conditions?
- Are medications covered under this plan? If so, are the medications I take covered?
- Does this plan cover things like maternity or mental health?
- Will an emergency room visit be covered?
- Will my plan cover my hospital stay or just a specified dollar amount for each day?
- Is there a limit to how many times I can see my doctor?
- Is there a waiting period before I can start using my plan?

COSTS

- Am I eligible for a subsidy? Subsidies are only available through the Health Insurance Marketplace for those that may be eligible.
- How much are my out-of-pocket expenses (deductibles) before the plan starts paying?
- What will I have to pay (co-payments and co-insurance) when I receive services?
- Will I have to pay my doctor first and then get reimbursed?

WARNING SIGNS TO AVOID GETTING SCAMMED

- If the agent or person selling you the plan cannot answer your questions or if it sounds too good to be true.
- If there is pressure on you to buy right away. There are no "good for a limited time" offers.
- If the price that is quoted to you seems very inexpensive, it probably means the benefits are very limited.
- You receive a call from a person or company that you did not contact first.