

Health Insurance: Important Services

A checklist to help your loved one decide which health insurance services are the most important.

Before choosing an insurance plan, ask your loved one to decide what is most important to him or her. This checklist can help. *Note: For a printer-friendly version of this checklist, click the “Print This” button to the right.*

Put a check in front of those services that are important to your loved one. Then see how many of these services are covered in Policy #1, Policy #2, and Policy #3. On the checklist, write in the coinsurance or copayment rate, if there is one, and any limits on the service.

Remember that the most important service to be covered is hospitalization. If your loved one isn't covered for hospital care, then one sickness could cost him or her thousands—even hundreds of thousands—of dollars.

X	Service	Policy #1	Policy #2	Policy #3
	Hospital care			
	Surgery (inpatient and outpatient)			
	Office visits to your doctor			
	Maternity care			
	Well-baby care			
	Immunizations			
	Mammograms			
	X-Rays			
	Mental health care			
	Dental care, braces and cleaning			
	Vision care, eyeglasses and exams			
	Prescription drugs			
	Home health care			
	Nursing home care			
	Services you need that are excluded			

Other important issues:				
	Choice of doctors			
	Convenient location of doctors and hospitals			
	Ease of getting an appointment			
	Minimal paperwork			
	Waiting period before coverage begins			

Which policy is best for your loved one?

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