Health Plan Worksheet:
KNOW YOUR COVERAGE AND COSTS

American Cancer Society®

WELCOME!

Having health insurance is important for everyone, even if you're healthy.

But if you have cancer or have had it in the past, it's even more important to have quality health insurance that helps to pay for doctor visits, medical procedures, prescriptions and other care you need.

If you're looking at health coverage through work, are shopping for it on your own or get it through Medicare or Medicaid, you can use this worksheet to compare the costs of available health plans and find the right one for you.

STEP 1
STEP 1: BASIC INFORMATION ON HEALTH PLANS

Start by getting basic information about your current health plan or the plans you're considering.

HELPFUL HINTS:

- If your employer offers health insurance, contact your human resources department to learn about your options.
- If you're shopping for a plan on your own, visit healthcare.gov or cuidadodesalud.gov, or call 1-800-318-2596 or TTY: 1-855-889-4325 for information about health plans offered on your state's health insurance marketplace website.
- If you have Medicare or if you're eligible for it, visit the Medicare Plan Finder at medicare.gov or call 1-800-MEDICARE (1-800-633-4227) to learn about your options.
- If you have Tricare or if you are eligible for it, visit http://tricare.mil to learn about your options.

	Plan A	Plan B	Plan C
Plan name			
Plan phone number			
Plan website			

STEP 2
STEP 2: YOUR HEALTH CARE PROVIDERS

List all of your doctors, specialists (including cancer doctors, such as your oncologist, hematologist, cancer surgeon and/or radiation oncologist) and others you go to for health care, and write down your preferred hospital. Don't forget outpatient clinics or treatment centers, especially if you're getting cancer treatment there.

Next, visit the health plan's website or call the plan directly to find out if it covers care given by those on your list – a health plan usually charges less for care provided by those who are in its coverage network. Also check to see how much you'll have to pay for each doctor or hospital visit. A health plan may charge you a co-pay (a flat fee per visit or service) or co-insurance (a percentage of the cost of the visit or service).

HELPFUL HINT:

- The information you fill in below is an estimate of your costs, but it's not the exact amount that you'll pay. Your actual costs under any given health plan may vary.

Your Health Care Providers				Your Estimated Costs		
	Name	**Phone number**	**Provider Email**	**Plan A** Co-pay ($) OR Co-insurance (%)	**Plan B** Co-pay ($) OR Co-insurance (%)	**Plan C** Co-pay ($) OR Co-insurance (%)
Primary doctor						
Oncologist						
Specialist #1						
Specialist #2						
Specialist #3						
(Example)	John Doe	123-456-7890		$25	15%	$30
Preferred hospital						
Other hospital near you						
(Example)	County General Hospital	123-456-7890		$75	30%	$60
Treatment center						
Cancer clinic						
(Example)	City Radiation Center	123-456-7890		$50	25%	$35

STEP 3: YOUR PRESCRIPTIONS

STEP 3

List the prescription drugs you take and how much each health plan would have you pay for them. Plans should list the prescription drugs they cover (this list is called a formulary) on their websites.

Some plans may charge you a co-pay (a flat fee per prescription) or co-insurance (a percentage of the total cost of the prescription). Plans may also limit the number of drugs you can take or require your doctor to get the plan's approval before writing you a prescription (called prior authorization).

HELPFUL HINTS:

- The information you fill in below is an estimate of your costs, but it's not the exact amount that you'll pay. Your actual costs under any given health plan may vary.
- When contacting a health plan about prescription drug coverage, make sure to ask how the plan covers any chemotherapy drugs you're taking. The cost you pay may differ depending on whether you take the drug by mouth or it's administered intravenously.
- If you have Medicare, check on each plan's coverage of the "donut hole;" for those with larger drug costs, this can add up quickly, and some plans offer more coverage than others.

Prescriptions		Your Costs			
Drug name and dosage	Quantity (per month)	Plan A Co-pay ($) OR Co-insurance (%)	Plan B Co-pay ($) OR Co-insurance (%)	Plan C Co-pay ($) OR Co-insurance (%)	Prior Authorization?
Example: Lipitor (10 mg)	*30*	*$15*	*10%*	*$20*	*No*
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
ESTIMATED DRUG COSTS (per month):					

STEP 4: YOUR PREMIUMS, DEDUCTIBLES & LIMITS

STEP 4

You will likely pay a monthly premium (the basic cost to keep your coverage), whether you use your coverage or not.

But be aware that health plans with low premiums may have high deductibles (the amount you must pay for care before a health plan will start helping to cover the costs). You might also have a separate, higher deductible for out-of-network costs, and some plans may not even cover out-of-network care except in medical emergencies.

Also find out each plan's out-of-pocket cap (the limit on what you must pay each year before your health plan starts to pay 100% for covered benefits). This limit includes deductibles, co-insurance, co-pays and any other costs you must pay for medical care. It doesn't count premiums, certain extra costs for out-of-network providers or costs for health care that the plan doesn't consider essential.

	Plan A	Plan B	Plan C
Monthly premium	$	$	$
Annual deductible	$	$	$
Out-of-pocket cap	$	$	$

RESOURCES

Visit the American Cancer Society (cancer.org or 1-800-227-2345) and its advocacy affiliate, the American Cancer Society Cancer Action Network (acscan.org/healthcare/learn), for more information, including:

- *The Health Care Law: How It Can Help People With Cancer and Their Families*
- *Tips for Choosing the Right Health Insurance Plan*
- *Tips for Choosing a Health Plan With Good Prescription Coverage*
- *Tips on Financial Assistance Under the Affordable Care Act*
- *What Is Health Insurance?*
- *What Is A Health Insurance Marketplace?*
- *The Health Care Law and Medicaid*

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