

# Navigating Open Enrollment: Five Tips For Making The Most Of Your Health Insurance Options

(NAPSA)—If you are one of the 158 million Americans who receive health benefits through their job, the open enrollment period is a critical—and often confusing—time of year. During this window, you have the opportunity to select or make changes to health insurance plans for you and your family.

With health benefits and costs ever changing, it can be difficult to figure out the plan that will best meet your health care needs. But with some guidance and planning, you can feel confident making a thoughtful, informed choice.

## **Tip #1: Take stock of your current plan.**

Consider what you like about your plan and what you would change. Are you satisfied with the level of service and support you receive? Has your insurance covered your medical needs? Does the deductible and out-of-pocket maximum fit into your budget? Carefully review co-pays for office visits, hospital stays and prescriptions to help decide if you might need more or less coverage.

## **Tip #2: Think about your future health care needs.**

Ask yourself how your health has changed in the past 12 months and if you can project changes in the next year. You may plan to have a baby or have been diagnosed with a chronic condition that will require more doctor visits or prescription medication. It's important to review your options with these factors in mind.

## **Tip #3: Consider what you want from your physicians and providers.**

Do you need the option of going to a large network of doctors, specialists and hospitals? Will they help you stay healthy as well as care for you when you are sick? Can you get health advice over the phone or online when you can-

not or may not want to come into the doctor's office? Perhaps most important, will your providers work together to ensure that you are getting consistent care at every point of contact?

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## **Look for a health insurance plan with features that help you actively manage your health.**



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### **Tip #4: Factor in convenience.**

Consumers are demanding easier and faster access to information, especially online. In plans like Kaiser Permanente, members are offered online assessment tools to help them reduce stress, stop smoking and lose weight, among others. They can also securely access their personal health records from home; e-mail their physicians; order prescriptions; make, change and cancel appointments for themselves or for family members; and even view lab results—all on the Web, and at no extra charge.

### **Tip #5: Examine all costs, and evaluate a plan's total value.**

The plan with the lowest premium may end up costing you more in the long run. Look at the services—such as online tools, preventative screening and vaccination reminders, or health education classes—that a plan provides to help you actively manage your health. Consider if there is an investment in electronic health records (EHRs), which can reduce medical errors and give doctors a more complete picture of your health than separate paper charts. If the benefits of EHRs are important to you, evaluate your options carefully; not all health plans have made the leap from paper to electronic records.

It takes a bit of effort to be an informed health care consumer, but it's definitely time well spent.