

# Key Health Insurance Questions to Ask

The more you ask, the more you'll learn. Consider asking these questions about health insurance.

1. What is covered under this health insurance plan?
2. What is not covered under this plan?
3. Which doctors does this plan cover?
4. What is the coverage for prescriptions?
5. Who is covered? Is this an individual plan? A couple's plan? A family plan?
6. How much is the monthly premium?
7. What is the co-pay?
8. What is the deductible?
9. What is the maximum out-of-pocket expense I would need to pay?
10. How are insurance claims submitted?
11. How long does it typically take for a claim to go through the system?
12. Who can I call with questions?

