



# Quick Tips for Picking Your Plan

## Consider All Your Plan's Costs

Ask yourself:

- How often will I use my coverage?
- What services am I most likely to use?
- How much can I spend on healthcare (monthly premiums + using coverage)?
- How much will it cost me to see my doctor or a specialist?

**PRO TIP** *Bring the answers to these questions to your enrollment appointment—your enroller will help you find the right plan for you!*

## Cover the Basics

- Do you have a doctor you love and really need to see? Make sure your doc is “in-network.”
- Do you take medications regularly? Make sure they are in your plan’s “formulary.”

**PRO TIP** *Make sure your doctors are in-network and your meds are covered. Bring a list to your enrollment appointment.*

## Understand Deductibles

A deductible is what you will pay for medical care BEFORE your health insurance plan will pay.

How often do you need medical care?

- Often? Look at low-deductible plans.
- Rarely? Consider a high-deductible plan.

**PRO TIP** *Knowing your deductible can help you plan for the cost of any care you will need.*

## High versus Low Deductible Plans

**High deductible:** Low monthly premiums help you afford your plan year round, but medical care will cost more.

**Low deductible:** Premiums are higher. But if you have high medical needs, you will pay less for care when you get it.

**PRO TIP** *If you pick a high deductible plan, set money aside each month to cover your healthcare costs.*

## Picked a Plan?

Make sure to:

- Login to your plan’s patient portal and find in-network doctors.
- Schedule your annual exam.
- Keep up with your monthly premium payment.

**PRO TIP** *Call HAAM if you have questions, have trouble paying for your insurance, or need a referral.*

## Questions? Need Help? Contact HAAM!

3036 S. 1st Street, Austin, TX 78704 | 512-541-4226, opt. 2 | support@myhaam.org | [www.myhaam.org](http://www.myhaam.org)