# 10 TIPS FOR FINDING YOUR BEST PLAN

Your health care needs are unique, so why should picking a plan be any different? Our 10 Tips are designed to be used side-by-side with CoverME.gov's Plan Comparison Tool. Choose the plan that's right for you and your wallet!

## STEP 1: THINK ABOUT YOUR HEALTH CARE NEEDS

Do you see specialists and need prescription medications? Are you planning for any changes in your health this year, such as pregnancy? Or do you usually only use your insurance for annual check-ups and preventive care?

## STEP 2: THINK ABOUT YOUR BUDGET

In general, plans with higher monthly costs pay more towards your medical bills. Plans with lower monthly costs usually have higher out-of-pocket costs so you're responsible for a bigger share of your medical bills.

Do you need lower monthly payments with possible higher bills when you use your insurance? Or is a higher monthly premium you can budget for a better fit? Could you pay the whole deductible in an emergency?

## STEP 3: OPEN UP THE PLAN COMPARISON TOOL

Go to **CoverME.gov/shop/compare-plans-find-providers**.

Click "Compare Plans" to start using the tool.

## STEP 4: RATE YOUR HEALTH & EXPECTED PROCEDURES

Don't worry: the information you give us is private. It'll only be used while you're in the tool and is not saved. The health rating you pick helps estimate your costs for medical care and what types of plans might make the most sense for your health needs. Be sure to check the list of expected procedures to see if any, such as childbirth, are applicable.

## STEP 5: INCLUDE YOUR INCOME

Enter your best guess for your yearly taxable income. We use this number to see if you qualify for financial assistance, and how much per month. It's best to overestimate your income because underestimations can lead to paying back financial support during tax time. We keep this information private too. See **https://www.healthcare.gov/income-and-household-information/income/** for more information.

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## STEP 6: CHECK IF YOUR DOCTORS, HOSPITALS, OR PRESCRIPTIONS ARE COVERED

Type in the names of the doctors, nearby hospitals, and prescription drugs that you want your plan to cover. The more detail you add, the more personalized your plan search will be.

You'll see a dot next to the doctors, hospitals, and prescription drugs. If you see a green or orange dot, it's in-network with orange being tier 2. A red dot means that provider, hospital, or drug is not covered under that plan.

## STEP 7: FILTER, FILTER, FILTER!

While browsing plans, use the filters on the left side of the page. If you included must-have doctors, hospitals, or prescription drugs in Step 6, turn on those filters. Look at Metal Level too: **Bronze** and **Silver** plans usually cost less per month and have higher out-of-pocket costs. **Gold** and **Platinum** plans cost more monthly, but out-of-pocket costs are usually lower.

## STEP 8: COMPARE PLANS SIDE-BY-SIDE

Choose up to 3 plans at a time to compare their features. This includes estimated monthly premiums, deductibles, and out-of-pocket limits. You'll also see cost information for office visits, specialists, urgent care, and prescription drugs.

> ! *CoverME.gov's Plan Comparison Tool uses the information you provide, including your filters, to list plans in order of their "balanced cost." This means we show you plans that give you the most coverage compared to their costs first.*

## STEP 9: MORE DETAILS, PLEASE

Click "View Plan Details" for more information about any plan. This is where you'll see a Summary of Plan and Benefits (Summary of Benefits and Coverage), and the Details of Coverage and Cost.

## STEP 10*: TALK TO A BROKER OR NAVIGATOR

***OPTIONAL, BUT GREAT!**

It's normal to feel overwhelmed with insurance information. Experts can help you review your options, choose a plan, and understand what your plan covers. Find a free, certified expert with CoverME.gov's Find Local Help Tool.

## QUESTIONS?

CoverME.gov is here to support Mainers.

Call our Consumer Assistance Center:

**1-866-636-0355 TTY: 711**

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