

# How to choose the right health plan: the 2019 checklist

If you don't have health insurance coverage through work, it's challenging to find the coverage that's right for you and your family on your own. While monthly premiums are a big part of that decision, keep in mind that they don't represent the entire cost of your insurance.

We put together this checklist to help you compare your options so you can feel confident about choosing the right health coverage.

When comparing health plans, it's helpful to look back on your family's medical needs: what you paid for care over the past year, how often you went to a doctor or clinic, what prescription drugs you took, and the types of treatments you received. Even though it's impossible to predict all of your future medical expenses, being aware of your needs can help with your decisions.

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## Health plan checklist

- Check if you qualify for a subsidy that lowers your monthly premiums.**
  - Tip: If you qualify for financial help, be sure to buy your plan on MNsure — the online health insurance marketplace for Minnesotans like you. If you buy directly through an insurance company, you don't have an opportunity to claim your subsidy.
- Are your doctor, hospital and pharmacy in network?**
  - Tip: Health plans that include fewer doctors and providers in their networks usually have lower premiums. Some people choose to switch to a doctor who is in the network to cut down their monthly premiums.
- Are your prescription drugs covered?**
  - Tip: If you're comparing different plan options, find out if that plan covers your drug needs. [Click here](#) to see the drugs covered by UCare plans.
- Do you or your family expect to need surgery or another major procedure in the next year?**
  - Tip: If this is the case, a higher monthly premium and a lower deductible may save you money.
- How much health care did you use last year?**
  - Tip: If you didn't go to the doctor a lot, a plan with a lower monthly premium and a higher deductible might help you save money.
- What kinds of wellness benefits do you typically use?**
  - Tip: Consider if a plan offers discounts on health club memberships, support for weight loss or tobacco cessation and other programs to help you stay healthy.