



2010 Annual Open Enrollment Alert from ARxC

Many Georgia workers and their families are getting ready to consider their health insurance options for next year. It's the annual open enrollment period, during which important decisions about health care will be made that will affect millions of Georgians.

Unfortunately, sometimes these decisions often are made quickly and with little examination of the health plan's details. A recent survey conducted for MetLife found that three out of four workers will spend no more time than they did last year on a health plan selection; only 13 percent will spend more time.

Take the time to review your health plan. The open enrollment periods provide the time, the resources and the accessibility workers need to choose wisely.

What should you look for when selecting a health insurance plan?

- **Be sure to review your current plan as you review others.** Your current plan may be changing, too, and it's important to identify new upgrades or restrictions that will affect you and your family. Think about your family's changing health care needs and compare them to each plan's offerings.
- **Take your time and be thorough.** Most of us are not in the health insurance business – the language is sometimes difficult to understand. Be as complete as possible in your review of health plan options, and don't be afraid to ask questions. You can call the Insurance provider of the plan you are reviewing, to ask any questions and to state your concerns. Be sure to ask your doctors if you need any special treatments or services.
- **Know the difference between commonly used terms.** There can be a *big* difference. "Co-payment" means you pay a specified amount for a drug, while "co-insurance" means you share a portion of the cost with the health insurer. Choosing one over the other could result in dramatically higher costs for you. Again, ask your doctor to be sure your medications are covered on the plan you choose.
- **Look for savings, but don't overlook the right coverage.** Everyone wants to save money on health insurance, and by carefully evaluating your options, you just might. But be 100 percent sure that your current medications and ongoing treatments are covered – both for you and your family.
- **Go over prescription drug plans very carefully.** Many health insurers will make changes to their drugs plans next year; for example, some insurers may second guess your doctor about medications, perhaps switching the prescription to something else (it's called therapeutic substitution) without any notice. If this affects you, ask about it now. Be sure you and your doctors are clear about the medications and dosages you need.
- **When the paperwork arrives, read every word.** As complicated as health insurance can be, you really want to ensure that your choice and your decisions have been honored by the insurer. Review your new policy item by item before the new policy takes effect.