

Things to Do When Choosing a New Health Plan

- 1** Contact each of your family's healthcare providers and ask:
 - ▶ Do you participate with the health plan being considered?
 - ▶ What are the service codes (CPT or HCPCS) and diagnosis codes (ICD) for each service my family receives?
 - ▶ Do you expect us to require additional services in the next year?
- 2** Contact each health plan you are considering and ask if they cover each of the services and diagnoses that your family receives.
- 3** Fill in the information you receive from your healthcare providers and health plans on our Benefits Chart.
- 4** Review all plan documents and ask questions to make sure you know your financial and other responsibilities for each plan you are considering.
 - ?** Questions? Contact us at 443-923-7400 or InsuranceQuestions@KennedyKrieger.org

Benefits Chart for Plan _____

Service Description and Code (CPT or HCPCS)	Diagnosis Description and Code (ICD)	Covered under Plan?	Is Authorization or Referral Required?	What Exclusions or Limitations apply?
<i>Ex: Speech Therapy , 92507</i>	<i>Autism, 299.90</i>	<i>Yes</i>	<i>Referral Required</i>	<i>60 visits/calendar year</i>

Cost-Sharing Chart for Plan _____

Monthly Premium							
Benefit	Location	In-Network			Out-of-Network		
		Copay	Coinsurance	Deductible	Copay	Coinsurance	Deductible
<i>Example</i>	<i>Example</i>	<i>\$25</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>20%</i>	<i>\$250</i>
Medical	Office						
	Outpatient						
	Emergency Room						
	Urgent Care						
	Inpatient						
Mental Health	Office						
	Outpatient						
	Emergency Room						
	Urgent Care						
	Inpatient						