

## *Health Insurance 101 Worksheet- Preparing to Enroll*

### **Who am I?**

- Am I under 26 years old and do my parents have a plan in which I can be enrolled?
- What is my current health status? Do I have pre-existing conditions that need ongoing care?
- In which U.S. State is my address of residence? Am I an international student who attends Wheaton with a student visa?
- Am I required to pay Federal income tax?
- What is my financial status? Do I have accessible money in case I need to pay for medical expenses or a high deductible toward medical expenses?
- Will I be traveling to a different state or country as part of my studies at Wheaton College?
- Do I need a plan that covers my spouse or children?

### **What features do I want in a plan?**

- Is it important to me to be able to choose my medical providers (PPO) or am I comfortable having them assigned to me (HMO?)
- What type of services do I most frequently need? Do I see specialists? Am I considering counseling for Mental or Behavioral Health? Am I thinking about starting a family?
- Is there a particular service that I want to be certain has no benefit limits?

### **How do I get started?**

- Consider the above questions of who you are, and think about any upcoming changes.
- Am I more comfortable with paying a higher premium each month to try to keep the expenses lower when I have a medical need?
- Am I more comfortable with paying a lower premium each month and paying more at the time when I have a medical need?
- Will I be paying income tax and filing a U.S. Federal Income Tax Return? Do I understand why a plan does or does not satisfy the Federal requirement to have health insurance?
- Do I have a credit/debit card or my bank account information to set up payment(s) for the premium?
- Do I have identification such as my driver's license, birth certificate, or passport? Do I know my annual income? If enrolling dependents, do I have this information for my dependents?

### **When I look at a website or talk with an agent, what do I need to ask?**

- What are the monthly cost options for this plan?
- What are all of options for the deductible amount?
- Where am I able to view a Summary of the Schedule of Benefits?

- Does this plan cover pre-existing health conditions? Does it cover pharmaceutical medications?  
Does it cover inpatient and outpatient mental health services?
- Is there a limit on covered benefits? If so, which benefits have limits?
- What network medical providers are located in my community for this insurance plan? Where am I able to view the providers in this network?
- Does this plan comply with the Federal Government's health insurance requirement to avoid the penalty?
- Will this insurance provide benefits if I travel to other states or to another country?
- What is the maximum length of time in which I can enroll? How do I renew the plan?
- How do I pay for the insurance plan? Is there a discount for paying for six months or a year term compared to paying each month?
- How do I track my claims?

#### **Some helpful definitions:**

**Deductible:** is the amount you will pay for covered health care services before your health insurance or plan begins to pay the agreed percentage.

**Premium:** is the monthly, semi-annual, or annual amount that must be paid for your health insurance plan.

**Co-Insurance:** is your share of the costs of covered health care services, calculated as a percent (for example, 20%) of the allowed amount for the service.

**Co-Pay:** is a predetermined amount you may be required to pay as your share of the cost for a medical service.

#### **Some helpful resources**

- Wheaton College Student Health Insurance Web Site : <http://www.wheaton.edu/Student-Life/Student-Care/Student-Health-Insurance>
- [www.HealthCare.gov](http://www.HealthCare.gov)
- Websites that compare health insurance plans for you:  
[www.GoHealth.com](http://www.GoHealth.com)      [www.EHealth.com](http://www.EHealth.com)      [www.AmericanExchange.com](http://www.AmericanExchange.com)
- DuPage County Health Department 111 N. County Farm Rd. Wheaton 630-682-7400
- Email [health.insurance@wheaton.edu](mailto:health.insurance@wheaton.edu) (Note: during this high volume time you may not receive a return email within the same day.)
- Wheaton College Health Insurance Helpline: 630-752-7429 (Note: during this high volume time you may not receive a return call within the same day.)