

## Your health insurance coverage

With health insurance in the national spotlight, Kansas consumers have much to think about in providing themselves and their loved ones with potential coverage.

Whether you have insurance coverage through your employer (as more than half of Kansans do) or you have to provide it for yourself and your family (which a little more than five percent of our state's citizens do), it's important to think about what you want and what you need.

Below is a list of ideas that are good conversation starters for considering your coverage.

Make a list of the personal information for yourself and family, including Social Security Numbers, bank account information and the amount of income from your W-2.

Assess your prescription drug requirements, including name (brand or generic) and dosage. Does the health insurance plan you are considering cover your required drugs?

Review your financial condition. Are you able to pay the deductible when at your providers' office, and how much would you be comfortable paying? Do you want a health insurance plan with low or high deductibles and copays? Remember, a low deductible will increase your monthly premiums, while a high deductible will have lower monthly premiums.

Know that you are able to purchase health insurance policies outside of the Health Insurance Marketplace. But if you purchase a health insurance policy through the marketplace, you may pay a lower rate based on your income, and you might be eligible for tax credits or subsidies.

Evaluate your health needs. Do you have any chronic health conditions, and/or do you need to visit a physician frequently? Does the health insurance policy cover the services you require?

Talk to your providers' office to make sure the office is part of the insurance health plan network. Be sure to include hospitals and other providers such as laboratory services. Include any specialty physicians or facilities.

Penalties for no coverage are set to come into play. If you do not have health insurance by March 31, 2014, you may be responsible to pay a penalty to the IRS unless you are eligible for an exemption.

Learn if your employer will be offering health insurance and if the plan meets the "essential minimum coverage" provision.

Allow time. Enlist help if necessary through a navigator, an agent, the toll-free federal hotline number of 1-800-318-2596 or by calling the Kansas Insurance Department at 1-800-432-2484.

Call the Kansas Insurance Department to verify if an agent is licensed to sell policies on the marketplace; if a navigator is certified and has gone through training to help you; or if you have questions regarding policies or coverage, whether offered through the marketplace or outside it.

Evaluate the policy after you have received it to make sure it is the policy that you want.

Go online to the Kansas Insurance Department's InsureKS.org website to look at the information there that might be useful if you are looking to enroll on the federal health insurance marketplace.

There you can use a cost calculator and see rate estimates.

Getting the health insurance you need and want can be a chore, I admit. It means taking personal responsibility to learn about the subject and applying the information to your situation. While time-consuming, it is important for yourself and your family.