Affordable Care Act (ACA):
General Questions to Ask When Choosing A Plan

Through Health Insurance Marketplaces, individuals will be able to compare health insurance options, select a plan, and enroll in coverage. While all plans in the Marketplace are required to offer a set of “Essential Health Benefits,” it’s important to keep in mind that specific plan benefits may be different in each state. Even within the same state, there can be small differences between plans. As you compare the various plans available through the Marketplace in your state, the following are some questions to consider before selecting one:

- How much can you afford to spend on premiums and out-of-pocket medical expenses? Knowing what you can afford to pay will help you make the best decisions.

- What health services do you (and your family) use? Do you need vision and dental plans? Do you use rehabilitative services? Do you need driving and transportation services?

- Are there specific providers, health care facilities or pharmacies that you prefer? Make a list of all of your providers (e.g. doctors, occupational therapists, physical therapists, speech language pathologists, durable medical equipment companies, pharmacies, etc.).

- What medications, therapies, and equipment will you (and your family) need over the coming year? Are catheters, wheelchairs, latex gloves, lubricants, incontinence products, and any other medical equipment or assistive technology you use covered in the plans you are considering?
Medical Disclaimer
The information contained in this message is presented for the purpose of educating and informing you about paralysis and its effects. Nothing contained in this message should be construed nor is intended to be used for medical diagnosis or treatment. It should not be used in place of the advice of your physician or other qualified health care provider. Should you have any health care related questions, please call or see your physician or other qualified health care provider promptly. Always consult with your physician or other qualified health care provider before embarking on a new treatment, diet or fitness program. You should never disregard medical advice or delay in seeking it because of something you have read in this message.

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