

Health Plan Selection Guide

Every educator should have access to the health care they need to keep them and their families healthy. NEA's health benefit experts have put together questions to help you think through your health care plan options.

1. How are you receiving health care coverage currently?

Health care coverage can come from different places, including a parent's plan, a spouse's plan, a plan you buy separately, and Medicaid. If you, your spouse, and/or children are currently covered under Medicaid or CHIP (the Children's Health Insurance Program), wages from your new job may disqualify you/them from these programs or may change your cost-sharing levels under these plans.

2. As a new employee, will you be enrolling in the employer's plan?

If you decide not to accept the employer's health plan, talk to HR staff about how you and your covered dependents will obtain health plan coverage going forward. Some employers will ask you to provide proof of other coverage if you turn down employer plan coverage.

3. If you answered yes to question #2 above, who will you enroll in the employer plan?

Health plan coverage may include individuals, spouses, and children. If your employer's plan doesn't cover your spouse or child/children, ask HR staff for assistance in helping you obtain coverage for them.

4. What coverage does the employer offer?

Different types of plans include preferred provider organization (PPOs), health maintenance organization (HMOs), and exclusive provider organization (EPOs). Does your health plan cover medical/hospital/surgical, prescription drugs, dental, vision, or some combination of these?

5. What types of plan(s) does your employer offer?

Consider your options: Different types of plans include preferred provider organization (PPOs), health maintenance organization (HMOs), and exclusive provider organization (EPOs).

 **EXPERT TIP:** Having a hard time with the health care terms? Check out our glossary at nea.org/HealthCareTerms

6. What is the deadline for you to enroll in your employer's plan?

If you miss the deadline, you may not be able to sign up for coverage until the next open enrollment period, unless you experience a life-changing event (e.g., marriage or birth of a child), which could result in a year or more waiting period. Avoid a gap in coverage especially if you or a dependent are currently receiving services for acute or chronic medical conditions.

7. Which of the plans include your (and your dependent's) current providers?

Check all your current providers, including your primary care doctor, any pediatricians or OB-GYNs, specialty physicians/providers, behavioral health providers that treat mental health and/or substance use disorders, inpatient and outpatient hospital care, pharmacy, laboratory/radiology/imaging, urgent care providers, and dentist. Have more questions about your health plan? Check out our resources at nea.org/healthplan.

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