

What's Important to You in a Health Insurance Plan?

Discover the type of plan most suited to your needs. Consider the statements below. For each statement, decide and circle whether you agree (A), are neutral (N), or disagree (D).

I'm being treated for a medical condition or I have a condition that may be pre-existing.	Agree (3) Neutral (2) Disagree (1)
I would only join a plan with which my doctor is affiliated.	Agree (3) Neutral (2) Disagree (1)
I am willing to spend my own money to see a physician for a second opinion.	Agree (3) Neutral (2) Disagree (1)
I am receiving psychological counseling or psychotherapy.	Agree (3) Neutral (2) Disagree (1)
Sometimes I choose to receive alternative medical care.	Agree (3) Neutral (2) Disagree (1)
I prefer to be able to choose any doctor as my primary-care physician.	Agree (3) Neutral (2) Disagree (1)
I want to be able to use any prescription drug prescribed by my doctor.	Agree (3) Neutral (2) Disagree (1)
I want the best health care possible and will pay for it regardless of price.	Agree (3) Neutral (2) Disagree (1)
It is most important for me to be able to choose my own doctors and hospitals.	Agree (3) Neutral (2) Disagree (1)
I want to be able to see a specialist without a referral.	Agree (3) Neutral (2) Disagree (1)

I will receive most of my medical care in the local area; I do not travel very much.	Agree (1) Neutral (2) Disagree (3)
My plan should include coverage for routine and preventive care.	Agree (1) Neutral (2) Disagree (3)
I don't want to fill out forms or keep receipts; I want my care without extra paperwork.	Agree (1) Neutral (2) Disagree (3)
It is important to me to be able to review reports on quality of care and monitor my plan.	Agree (1) Neutral (2) Disagree (3)
I know how to ask for and get the services I want.	Agree (1) Neutral (2) Disagree (3)
Add the total points next to each response you have circled.	TOTAL SCORE: <input type="text"/>

Consumers with higher scores will find themselves most comfortable with a fee for service plan. Or, choose the plan next highest on the scale for the most flexibility. Consumers with lower scores will find that HMO's fit their lifestyle. If you score 40-45, consider a fee for service, if 30-35 consider PPOs. 25 to 30 HMO's with Point of Service Options; 24 and below, consider HMOs.

Source: HealthSelect Inc, the Agency for Healthcare Policy and Research, Money Magazine, Oct. 1998