



Worksheet for comparing health care plans

To land a good deal on an individual health plan you'll need to be a super-savvy shopper. This checklist from Bankrate.com will help you compare plans.

	Plan 1	Plan 2	Plan 3
Name of Insurance Carrier:			
Plan Name:			
Costs			
How much is the premium?			
Is this premium fixed or can it go up?			
How much will I pay each month?			
What's the annual deductible?			
What's the co-pay?			
How much does a doctor's visit cost?			
How much will I pay for hospital care?			
How much are prescription medicines?			
What's the maximum payout?			
What's covered?			
Inpatient hospital services			
Outpatient surgery			
Skilled nursing care			
Medical tests and X-rays			
Mental health care			
Home health care visits			
Rehabilitation facility care			
Physical therapy			

Speech therapy			
Maternity care			
Chiropractic care			
Preventative care and checkups			
Well-baby care			
Dental care			
Any other important medical service			
Will I be covered when I travel?			
What's not covered?			
Medical conditions not covered			
Medical conditions with limited coverage			
Cost of services outside of the health plan's network			