

2009 H1N1 Flu

Health Insurance

It's always important to understand the conditions of your health insurance policy, but with the increased demand for health care, you may need to be even more aware of your coverages. Take a few minutes and answer these questions:

- Does your policy have a preauthorization requirement for hospital admission or other services?
- What is your co-payment for the most common H1N1 treatments? The two drugs doctors can prescribe to treat H1N1 flu are Tamiflu and Relenza. Also find out if there are any coverage limitations that apply to the distribution of the medication. Some policies will restrict coverage on the number of doses per prescription or per year.
- What is your out-of-network co-payment? If your area is heavily affected by the spread of the H1N1 flu outbreak, your regular physician may not be able to see you in a timely manner. If you have to go out-of-network, be aware you will have to pay a higher co-payment for your office visit and possibly any tests run during the visit.

Get prepared for any eventuality with the following checklist:

- Have your health insurance I.D. card handy.
- Review your health insurance policy provisions. Know which doctors and hospitals are in your network.
- Make note of your co-payments. Know how much a doctor's office visit will cost. Check to see if your co-payments go up if you go out-of-network.
- Find the list of pharmacies covered by your health insurance policy.
- If you have plans to travel, make sure you check to see if there are any doctors or medical facilities in-network where you will be visiting.
- Make sure you have contact details for your health insurance company available in case you have questions.

Your employer may be gathering all pertinent health insurance information together for you in one simple to reference form. If they do, post the information where it can easily be accessed by you and your family.