



Choosing a health plan? Make sure your doctor's covered

Most people like to stick to what they know – especially when it comes to their doctors. If you're shopping for a health plan, find out if your doctor is covered before you sign up.



By Barb Breher



Finding a favorite doctor isn't always easy, so when you do, you usually want to stick with him or her. If you're in the market for a new health plan, you'll want to find out if your doctor is in the plan's network before signing up.

Here's how to find out if a new health plan has the docs you want:

If you're just starting to shop... check with your doctor's office:

If you're only beginning to look at different health plan options, finding out what types of insurance your doctor accepts – and focusing your search there – is a good place to start.

- **Ask your doc:** Call and ask your doctor's office which health insurance plans they accept – and whether they know of any upcoming changes
- **Double check:** Before signing up for a plan, call the insurance company and confirm that your doctor is in their network

If you're eyeing a specific plan...Check with the health insurance company:

If you've narrowed it down to a health plan or two you think would be a good fit, find out whether your doctor is in their networks.

- **Look online:** Many insurance companies' websites have a search tool where you can look up your doctor and see whether he or she is in the network.
- **Pick up the phone:** Call the company and ask – a plan representative can look up your doctor and tell you if he or she's included.

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Choosing a health plan for your family is an important decision. I encourage you to consult an adviser, plan representative or other trusted partner to help make the decision.

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By Barb Breher

Barb Breher is a leader in the Member Services department at HealthPartners specializing in individual and family health plans. She loves helping members understand and use their coverage (it's confusing!) and is a regular contributor to the Health Insurance Help blog. When she's not working, she loves relaxing and camping with her husband and two young daughters (if you call time with a one and five-year-old relaxing). Minnesota locals: she highly recommends Voyageurs National Park.

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