

Health Insurance: Basic Questions to Ask

These are helpful questions when you are researching new health insurance policies or asking questions about your current policy.

1. Does this policy cover Christian Science nursing in a Christian Science nursing facility? Does the facility need to be accredited? By what organization(s)? Does the facility need to be licensed by the state?
2. Does this policy cover the services of a Christian Science practitioner listed in the current *Christian Science Journal*?
3. Does the policy cover the services of a Christian Science nurse in my home? Does the nurse need to be listed in the current *Christian Science Journal*?
4. Do I need to have a doctor's exam and diagnosis before this policy will pay benefits?
5. Do I need a physical exam prior to enrolling?
6. What type of Christian Science nursing is covered? Policies often only cover "skilled" nursing sometimes called "intensive" care rather than "custodial" or "long-term care."
7. When does the policy become effective following admission to a facility?
8. Do the daily benefits cover daily rates at a Christian Science facility? If not, what is the gap and how would you pay for that?
9. Does the policy cover the patient's portion of Medicare charges?
10. How long is the benefit period?

(over)

11. How soon after the purchase of a policy are benefits available?
12. Do premiums increase over time? If premiums remain consistent, will benefits reduce at a certain age?

Get everything in writing! In the policy or in a rider to the policy, everything must be stated in writing if it is to be binding.

A number of these questions were taken from a handout "Health Insurance-The Basics" distributed by High Ridge House in Riverdale, NY.