

## Questions to ask your health insurer

If you're looking into your prescription benefits plan, which may be provided by your health insurer or a separate pharmacy benefits manager, here are a few questions you may want to consider:

- Can I see the list of drugs my insurance plan covers? How often does it change and will I be notified of any changes?
- How much am I required to pay out of pocket for prescription drugs on this plan?
- How much will I pay out of pocket if the medications I take are not on this list?
- Will I be notified in advance if my medication(s) will be switched because the one(s) my doctor prescribed are not on this list?
- Will my prescription need to be approved by my health insurance plan before it's covered if it's not on this list?
- Does this health insurance plan require me to first try other medications even if they aren't what my doctor prescribed?
- Will any of my prescriptions require me to pay more out of pocket than my typical co-pay?
- What's the maximum I will need to pay each year for prescription medications?
- Will my prescriptions be covered by my health plan after the maximum is reached?