



## Health Insurance Needs Worksheet

The below worksheet can be used to help you get started in determining if you currently have the right health insurance for you or can be used as a first step when evaluating a new health insurance purchase:

1. Have you selected the **APPROPRIATE DEDUCTIBLE LEVEL**?

Yes  No

2. Are you clear on what **LEVEL OF COPAYS** you are responsible for both doctor visits and pharmaceutical purchases?

Yes  No

3. Is utilizing a **HEALTH SAVINGS ACCOUNT PLAN** appropriate for your situation?

Yes  No

4. If you are approaching retirement, do you know what your **OPTIONS ARE ONCE YOU BECOME ELIGIBLE** for Medicare at age 65?

Yes  No

5. If you are aged 65 or older, do you have the **APPROPRIATE MEDICARE SUPPLEMENTAL INSURANCE** to fill in the gaps left by basic Medicare coverage?

Yes  No

6. Are you between jobs or are you looking for a career change? If so, are you **ELIGIBLE FOR COBRA** and do you understand how the program works?

Yes  No