

Are You Thinking About Your Health Insurance Options?

STEP 1 | **Fill out this grid to compare** what you learn about each plan.¹

Please see the back of this page for meanings of the terms listed below.

	Option 1	Option 2	Option 3
Name of health plan:			
Monthly premium:			
Annual deductible:			
Are my health care providers in the plan's network?			
Co-pay or co-insurance for doctor visits and procedures:			
Are my treatment locations included in the health plan's network?			
Are my medicines covered?			
Is a prior authorization needed?			
Do I need to try and fail another medicine before receiving my prescribed medicine (step therapy)?			
Medicine Name	Co-pay or Co-insurance		

STEP 2 | **If you decide to change your health insurance plan,** be sure to tell:

-  **Your doctor(s)**
-  **Your specialty pharmacy** (if you have one)

Common Health Insurance Terms



Premium: The amount you pay your health insurance plan for coverage. How often you pay this amount can vary. You may also have other costs, like deductibles and co-pays.



Deductible: The amount you must pay for health care services or medicines out of pocket before your health insurance plan begins to pay.



Co-pay: An amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. A co-pay is usually a set amount, such as \$10.



Co-insurance: An amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. Co-insurance is usually a percentage, such as 20%.



Out-of-pocket: The amount not paid by the plan that you must pay for your treatment. This includes premiums, deductibles, co-pays and co-insurance.



Prior authorization: Approval from the plan that may be required before they will cover a certain service or prescription.



Step therapy: When your health insurance plan requires you to try and fail another medicine before approving your prescribed medicine.



Specialty pharmacy (SP): SPs send certain medicine to your doctor's office or your home. They may also offer other services, such as referrals to patient assistance. Some plans require you to use a certain SP to receive your medicine.



Network: The locations and providers your plan has agreements with to provide health care services. Costs are higher for locations and providers that are not in the plan's network.

Where to find more information*:

- Your employer
- Your health insurance plan
- HealthCare.gov
- Medicare.gov
- Benefits.gov
- MedicareSolutions.com
- MedicareAdvocacy.org
- Medicaid.gov

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Reference: 1. AARP. Choosing a health insurance plan: Coverage, cost, compare. <http://healthlawanswers.aarp.org/sites/default/files/factsheet-choosing-a-health-insurance-plan-coverage-cost-compare.pdf>. Accessed June 29, 2018.

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