



Reviewing Your Health Insurance Coverage:

Key Questions for Families with Children with Special Health Care Needs

Whether you have had the same health insurance coverage for many years through your employer, or if you are buying new coverage from the Health Insurance Marketplace, if you are a parent of a child or youth with special health care needs, a little extra time and attention will help ensure that your coverage is sufficient to meet your child's needs, as well as the entire family. Once a year, take the time to review your plan. Read the fine print! And know that understanding what a policy does **not** cover is just as important as knowing what it does cover. Here are some questions to get you started:

1. Is your current pediatrician included in the plan?
2. Will you have to get a referral from your pediatrician each time you receive specialty pediatric services?
3. Is there a preferred list of providers or a certain network that you must use? (This could apply not only to physicians but also to hospitals.) If so, will you have access to the pediatric specialists (including surgical specialists) that you need? And, what happens if you want to take your child to be seen by someone outside of the network?
4. Are there limits on the number of visits allowed?

5. What does the policy say about coverage for Durable Medical Equipment (DME)? (this includes things like walkers and wheelchairs) Is there recognition that children who are growing often need to have equipment replaced more frequently than adults?
6. Is there coverage for nutritional supplements (special formulas)?
7. Review your plan's formulary, or list of medications the plan will cover, and the rules about the coverage. Ask about procedures to obtain coverage for medications that are not included on the list. Especially ask about any drugs your child takes on a regular basis.