

What needs to be covered?

Doc. visit: 60 - \$140 dollars
Mammogram: \$90
Pap: \$90
Well care child visit: 100 - \$125 per immunization
E/R visit (accident): 300 - \$500

* Ambulatory care: “tests” CAT scan, MRI, EKG, Upper / Lower G.I.’s, etc. 10,000 - \$12,000 for complete diagnostic screening within a few hours.

* **Drug therapy** for Diabetes / Cancer, etc. **4400 - 24,000 per month**
*Serious drug therapy **will not be covered** by inexpensive generic medications.*

Inguinal hernia: \$5000
Appendectomy: \$20,000
Gall bladder op: \$35,000
Chemotherapy, \$2000 per week, possibly for 52 weeks: \$104,000
Open Heart surgery: \$100,000 +
Organ transplant: 350 - \$400,000 ... etc.

- Please “follow the money,” because you know any insurance company will be. Please make sure that the potentially extremely expensive aspects of medical treatment, as shown above are not excluded or dramatically limited within the health plan that you are considering.
- Sometimes ins. companies, in order to compete and make their plans more “price appealing” to potential consumers, will offer plans that limit drug or coverage for expensive tests, or outpatient services. Some of these plans are ½ as expensive because they are ½ **a major medical plan**. It’s not just about immediate co – pays for drugs, but HOW MUCH WILL THEY COVER (pay for) after your deductible/coinsurance. Be aware of **exclusions and limitations** when comparing plans.
- You cannot add coverage retroactively once the medical bills start coming in.

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