

Choosing a Health Insurance Plan: Lung Disease Patients

Q: I have a chronic lung disease (like asthma or COPD). What should I think about when choosing a health insurance plan?

A: There are several things for lung disease patients (or parents and caregivers of lung disease patients) to consider when choosing a health insurance plan:

Do you take daily controller medicines (taken by mouth or inhaled), or do you use quick-relief medicines (inhaled)?

- If you do, make sure that the health plan covers your medicine. You should be able to find out if your medication(s) are covered by looking at the plan's formulary/preferred drug list (often listed under "respiratory" medicines), in the plan's member handbook, or by calling the plan's main information phone number.

Do you use oxygen? Has your doctor ever told you may need oxygen?

- If yes, call the potential health plan's 1-800 number and ask if they cover medically necessary oxygen. Also ask how the coverage works: will they cover home delivery of oxygen tanks?

Do you use medical equipment (like spacers, peak flow meters or nebulizers) to treat your lung disease?

- If yes, call the potential health plan's 1-800 number and ask if they cover the equipment you use. Also ask if they require a prescription for the equipment, and if so, if you are able to get multiple prescriptions (for example, if you keep a spacer at home, work and/or school).

Do you go to pulmonary rehabilitation? Has your doctor ever recommended pulmonary rehabilitation?

- If yes, call the potential health plan's 1-800 number and ask if they cover pulmonary rehabilitation. You might find information about this in the plan's materials under chronic disease management. Also ask how many sessions the plan covers, how often you can go, and whether there is an in-network provider of pulmonary rehabilitation that is convenient for you in your area.

Do you receive visits from an asthma educator at home, school or work?

- If yes, call the potential health plan's 1-800 number and ask if they cover asthma educator visits as a preventive or chronic disease management service. Also ask how many sessions the plan covers per year and who you can contact about receiving these services.

Do you go to your primary care doctor to treat your lung disease?

- Make sure your current primary care doctor is in the potential plan's network and that your doctor accepts the potential plan's insurance. Call your doctor's office to make sure. If you are

planning to get a new primary care doctor with your new insurance plan, make sure there are primary care doctors accepting new patients that are convenient to you.

Do you go to a special doctor (like an allergist or pulmonologist) to treat your lung disease?

- Make sure your current specialists are in the potential plan's network and that your specialists accept the potential plan's insurance. Call the specialists' office to make sure. If you are planning to get a new specialist with your new insurance plan, check to make sure there is one convenient to you who is accepting new patients. Some plans have limited networks of specialists, so make sure to check.

Consider your costs.

- If you take medications daily to manage your disease or make frequent visits to your doctor, specialist, or disease management sessions; you might consider choosing a plan that has higher premiums, but lower copays. In the health insurance marketplaces, these will be plans marked as "gold" or "platinum."

Need more help?

- Call the Lung Helpline at 1-800-LUNGUSA. The Helpline is staffed with respiratory therapists who can help you think through these questions and come up with answers.
- If you are buying health insurance through a state health insurance marketplace, check out this factsheet: <http://marketplace.cms.gov/getofficialresources/publications-and-articles/things-to-think-about-when-choosing-a-plan.pdf>
- Visit www.healthcare.gov for more information about health insurance options
- Visit www.lung.org for more information about lung disease