



VIRGINIA MEDICAL PLANS

FAMILY & BUSINESS HEALTH INSURANCE



DOCTOR VISIT CHECKLIST

- Do you take my health insurance? If so, are you in my network? (Hint: this is becoming increasingly important as provider networks may be shrinking.)
- What are my health care options? (Hint: it's best to ask this before the provider runs any tests or performs any procedures.)
- How much will the services cost? (Hint: it's always a good idea to understand the costs involved, but especially if you have a high-deductible health plan (HDHP) with a Health Savings Account (HSA).)
- Will I incur any out-of-pocket expenses?
- Why do you recommend this treatment or procedure? What are the benefits?
- What are the possible risks and/or side effects?
- What other alternatives are available to treat my condition?
- If I choose not to be treated, what will happen?
- Are there any specific symptoms that should alert me to seek immediate care?
- Will I have any discomfort or pain from the treatment/procedure, and how will that be managed?
- Does my condition/illness cause any restrictions (e.g., activity, diet, over-the-counter medications)?
- What medications will I need to take and for how long? Are there any side effects or interactions with other medications I should be aware of?
- How many times have you performed this procedure?
- Do I really need a prescription? (Hint: some medications are available over-the-counter without a prescription.)
- If I do need a prescription, is generic available? (Hint: generic medications are typically less expensive than brand names.)

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Source: National Association of Health Underwriters (NAHU) Education Foundation Consumer Guide on Health Insurance.