

Health Insurance CheckUP

If you're looking at health insurance options, remember to compare features and costs "apples to apples." Try using new tips and a [shopping checklist](#) from the National Association of Insurance Commissioners.

If your insurer/HMO has dropped you and you suspect it was because you have a condition that requires expensive treatment, consult an experienced "policyholder attorney" and file a complaint with your state regulator ASAP. Use our [Find Help](#) and [State by State Assistance](#) directories as a starting point. Numerous Anthem Blue Cross customers have contacted UP in recent weeks to report this scenario. In 2009, Anthem – California's largest for-profit health insurer – paid a [\\$1-million fine](#) and agreed to offer new coverage – no questions asked – to the 2,330 people it dropped after they submitted bills for expensive medical care.

The good news: As many as one million young adults have [signed up for health insurance](#) as a result of the law signed by President Obama last year.

The bad news: Premiums keep rising and many state regulators lack authority to rein them in. Only 28 states have procedures in place to reject excessive health insurance rates. Unfortunately, California is not one of them. Commissioner Dave Jones is trying to change this, and has vowed to continue his fight after a recent legislative loss.

Through our Advocacy & Action program, UP supports legislation that protects consumers from unfair insurance practices (including excessive rates) in all 50 states. [Help fund this work.](#)