

## Healthy Choices



The Health Insurance Marketplace that will kick in soon will give you new options. They will depend on what your current coverage, employment status and medical needs are, and whether your state is participating in the federal law that set up the new marketplace. [Here's a useful shopping tool for comparing plans](#). We recommend printing it out and using it. You can also consult a professional health insurance agent or broker or starting next year; a “navigator” who will be trained to help consumers shop.

Most people just want to be able to get decent medical care, anticipate expenses and have resources to cover them. But that often feels impossible. PPOs, HMOs, HSAs...an alphabet soup of plans, deductibles and co-pays.

UP hears from frustrated consumers whose plans authorized a procedure or a prescription but later billed them much more than anticipated. That's why we are [supporting legislation](#) to require insurers to notify their customers and the Insurance Commissioner before they terminate a contract with a provider or provider network. Under most health insurance plans today, consumers who use an out-of-network doctor for a procedure get hit with steep bills, so it's important to avoid that situation wherever possible.

Because it [standardizes key aspects of health insurance](#), we expect the Patient Protection and Affordable Care Act to reduce confusion and disputes once it is fully implemented. But the new law is not a magic



wand. State governments, insurers and consumers will have to make their own healthy choices.

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