

## FOR IMMEDIATE RELEASE

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# Health Insurance Open Enrollment Tips

*Employees often must make 2009 plan choices in November*

**ATLANTA, Ga. – Nov. 6, 2008** – Many Georgians have more than just candidates to choose from at this time of year. For employees in companies that offer a health insurance benefit, November is usually the time of the year when they have to choose among a variety of health insurance plan options to go into effect in 2009.

Many Georgia companies offer between two and eight choices of health insurance plans. The options will usually have different costs to the employee both in the amount deducted from their paycheck and the total cost of the coverage for deductibles, co-pays and co-insurance during the course of the year.

Studies have shown that consumers typically do more research when buying a car or a major appliance than they do in selecting a health insurance plan. These studies also indicate that most people spend an hour or less reviewing their insurance plan options and often just default to the plan they have had the previous year.

“It’s a mistake not to look carefully at health plan options each year and carefully weigh what plan is the best fit for you and your family,” said Monye Connolly, president, Blue Cross and Blue Shield of Georgia. Connolly noted that often consumers will choose the plan that has the least impact on their paycheck when that option may not be the best choice overall.

Plans with higher monthly premiums and lower co-pays and deductibles might be best for those who anticipate using a lot of health care services throughout the course of the year. On the other hand, young and healthy people without kids might save with a plan that features low premiums and a high deductible.

Here are some general consumer tips for choosing a health insurance plan:

1. Do your homework and take advantage of the tools offered to you. Companies may offer benefit plan meetings where you can ask questions and compare plan options. A little time invested in this meeting can help you choose the best plan for your family’s needs.
2. Understand and learn what basic health insurance terms mean. Some important items to know include:
  - What is the difference between copayment and coinsurance?
  - What does deductible mean and how could it impact your out-of-pocket costs?
  - What does it mean to seek “out of network” services?
3. Examine your family’s past health care spending. The best way to determine a good plan fit for 2009 is to understand what health care services your family used this year and take into consideration what expenses may occur in the next year—like having a child or if you will have to deal with a chronic condition like diabetes.
4. Before continuing on your current plan, read the detail. Many employees will carry over their plan choice from year-to-year without examining the details – have the co-pays and deductibles increased? Often employers will change these levels as a result of the increasing cost of health care services. It pays to read the detail.

5. Verify in advance that your physician and hospital are part of the network for the plan you are choosing. This is especially important if you are switching your insurance company or are switching to a different health plan.
6. Take advantage of your health care flexible spending account (FSA), if appropriate. Health care flexible spending accounts use pre-tax dollars to help pay health care expenses like co-pays and deductibles but you must carefully estimate and use all the money in these accounts during the course of the year.

“In the past, consumers may have quickly looked over their benefit options and chosen the same plan for next year or not done anything and defaulted into the previous year’s selection,” said Connolly. “But this year, with all the economic pressures consumers are facing, it makes sense to really study the plan options that are available to best meet their family’s needs.”

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