



This Bears Repeating – A Tale of Two Dads

By Michelle Fitzwater, Managed Care Contract Specialist
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I know some of you are groaning. Another article from Michelle on insurance plans? But we all need to be reminded how important our insurance coverage is and what we can do to make it work for us.

Let's look at the stories of Bob and Tom. Both Bob and Tom work for large companies that offer insurance benefits. Bob and Tom also each have a son with hemophilia. That's where the similarities end.

Bob's Story: It was open enrollment time at Bob's company. After glancing at the new insurance plan options, Bob chose the one with the lowest monthly premium. It was only after he signed up for the new plan that he discovered that the new "low cost" plan he chose required that he buy his son's factor from a specialty pharmacy and that he would have to pay a co-pay with each order. He also learned that the plan did not offer any out-of-network benefits. This means that if anyone in his family had to see a doctor who wasn't on the plan that person would be responsible for the entire cost. Bob's cheaper option turned out to be very expensive, and he was committed to it for a whole year.

Tom's Story: Then there was Tom. When he found out about the open enrollment period at his company, Tom read everything he could find about the new plan his company was offering. He couldn't tell if his son's factor would be covered and, if it was, whether it would be medical or prescription coverage. He called me at the HoG office and we worked together with his employer to determine that factor is covered and that he can continue to order from HoG under the new plan. Tom's next order was processed smoothly and he had no interruption in service.

How can you be more like Tom and less like Bob? First, be sure to find out about open enrollment time which usually happens only once a year. Once you have information about the new plans being offered, download the Health Care Comparison Worksheet on www.hog.org under the Managed Care and Insurance tab on the Pharmacy page. This handy spreadsheet lists many questions for you to consider as you change insurance plans and gives you room to compare up to three different plans. You can also call me at HoG and let me help you navigate the plans. Sometimes I can work with a client and his employer to ensure that the client can still use the HoG pharmacy even when HoG isn't listed as an in-network provider. But, it's always easier to begin well before the sign-up deadline. So, watch for information about upcoming open enrollment time and be like Tom!