

## Choosing a Healthcare Provider: Questions to Ask

Use this list of questions when choosing a healthcare provider. In many cases, it may be best to speak with the provider's billing staff.

Take notes of your conversation, the name of the person to whom you spoke and the date.

1. Do you take my health plan?
2. If my plan doesn't cover a service:
  - a. Do you offer payment plans, discounts or financial support or do you negotiate prices?
  - b. Can I get financial support?
3. Can I reach you by email, web portal, phone and/or text?
4. Do you take part in any of these programs?
  - a. Electronic health records
  - b. Electronic prescribing
  - c. Provider Quality Reporting System (PQRS)
  - d. [Million Hearts®](#) Initiative
5. Are you affiliated with any hospitals in my area? If so, which ones? If I need hospital care, which hospital should I use?
6. Do you or does someone from your staff speak [your language of choice]?
7. Does your office offer support for people with disabilities?
8. Can you treat my condition or illness? If not, can you suggest someone who does?

Use this list of questions when choosing a healthcare plan. Take notes of your conversation, the name of the person to whom you spoke and the date.

1. What type of plan is it?
2. What services does it cover?
3. What are the different plan options?
4. What's my deductible?
5. Will I have a copay?

6. Are there any limits on preexisting conditions?

7. Is my primary care provider in network?

Learn more about choosing a health plan from our Insurance Basics articles [here](#).

## Medicare

Medicare is a federal program that provides healthcare coverage for adults aged 65 and older. If you are 65 or older and would like to apply for Medicare, learn more [here](#). You can take steps to sign up for Medicare [here](#).

Read our FH® Insurance Basics article on Medicare here.

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