

## Questions to Ask Your Insurance Company

- What type of insurance plan do I have?
- Is The University of Texas MD Anderson Cancer Center in my provider network?
  - If so, here are some follow-up questions to ask:
    - Does my insurance plan cover physician costs, as well as inpatient and outpatient hospital services?
    - Does my insurance plan cover prescription medications and chemotherapy medications?
    - What percentage of my bill does my insurance cover?
    - What, if any, are my co-payments and/or deductible amounts?
  - If not, ask:
    - Does my plan offer access to The University of Texas MD Anderson Cancer Center through a national rental network?
    - Does my plan have out-of-network benefits? If so,
      - If I choose to go out-of-network, what percentage of my bill will be paid by the insurance company?
      - What do I have to pay?
- Does my insurance plan offer any additional coverage through special networks for treating medical conditions such as cancer?
- Does my policy have an out-of-pocket maximum? If so, ask:
  - If my out-of-pocket expenses reach the maximum, will the insurance carrier ever reimburse at 100%?
    - If so, does this mean that my claims will then be paid in full, or will I still be responsible for the difference?
- Before I see a doctor at The University of Texas MD Anderson Cancer Center, do I need a referral from my primary care physician? Will I need an authorization from my insurance carrier?
- Will I be covered for any testing, pathology, or radiology charges that may be incurred as part of my initial consultation with a University of Texas MD Anderson Cancer Center doctor?