



Association of Asthma Educators Healthcare Plan Asthma Coverage Checklist

A Guide for Selecting Your/Your Child's Healthcare Coverage

Remember that each year you CAN change which insurance or Medicaid plan you/your child has. Each plan is different and some may be much better for you than others.

When you sign up for your health plan for the next year, please remember these important points:

- Will you have a monthly fee? Will you have out-of-pocket payment limits? What are your co-pays for different services you expect to need?
- Is your doctor/nurse practitioner (health care provider) on this plan? Are you able to see a specialist on this plan? Are choices for referrals limited?
- Is the ER you use on this plan? Are ambulance trips and emergency services paid for?
- Is the hospital you would like to use on this plan? Are admissions covered?

Your health plan should cover medications.

- Will you have co-pays for the medications you need?
- Each plan has a "formulary", their list of "preferred medicines" (drugs they cover). Does the plan's list cover the medicines you or your child currently receives?
- How many spacers does the plan pay for per person per year?
- Will the plan allow for the school (nurse, after school program, coaches) to have your child's quick relievers (usually albuterol) on hand?
- Will the plan allow you to get more than one quick reliever inhaler at one time?

Your Health Care Provider (medical home) manages your or your child's asthma, and sometimes medicines need to be changed for better asthma control.

- Will the plan allow for step-up with changes to a stronger controller medicine?
- Do you have to fail on one controller before you can get a stronger medicine?
- When the plan changes its preferred medicines, are you or your child allowed to continue to use the previous medicines if you/they have been doing well on them?

Your Health Care Provider manages your or your child's asthma, and sometimes he/she requests additional testing or treatment in order to get better asthma control.

- Does the plan pay for testing for asthma? There are different types of testing available.
- Does the plan pay for allergy testing and allergy "shots" if needed?
- Does the plan pay for additional asthma treatment injections if your/your child's asthma is hard to control?

Education is important in managing asthma and for better asthma control.

- Does the plan pay for asthma education? If so, where?
- Does the plan pay for home visits (to look for asthma triggers)? If so, how many?
- Does the plan cover tobacco cessation treatment? Which family member(s) can get it?

Before you renew or sign on to a new plan, talk to your health care provider (medical home) or your health plan case manager to help you make the best decisions for your or your child's health care in the next year.