



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

THOMAS R. SULLIVAN
COMMISSIONER

OFFICIAL NEWS RELEASE

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OPEN ENROLLMENT IS COMING; DO YOU KNOW WHAT TO LOOK FOR?

Open enrollment for health benefits can be an overwhelming time for employees. What kind of coverage do I need? Which plan should I choose? The Connecticut Insurance Department offers many resources to assist consumers in understanding insurance and finding the types of coverage that best meets their needs.

Commissioner Thomas R. Sullivan offers consumers 7 tips for getting the most out of this open enrollment season.

- 1. Understand your insurance needs** – Life situations can vary with each household; the coverage that was adequate last year, may not be adequate this year. Review your insurance needs; identify areas that may have changed (new baby, child in college, recently married etc.). Visit www.ct.gov/cid for more information on determining your insurance needs.
- 2. Understand the Benefits** Not all health plans are alike. Take the time to understand your copayment and deductible requirements. Assess the out-of-pocket cost differences between the in- and out-of-network benefits. Often times the out-of-network benefits maintain larger deductions and have the added expense of “excess billing” (you’re billed the amount above the usual & reasonable charge). Familiarize yourself with any pre-existing condition exclusions and prior authorization requirements. If there are any questions about coverage for procedures or visits, be sure to ask your plan’s coordinator or Human Resources representative. If questions remain, contact the Connecticut Insurance Department at 800-203-3447 or online at Connecticut Insurance Department Website, for more information.
- 3. Review all your options.** Health benefit plans vary by employer. Some employers offer more than one plan, and a dual income household may have options between many plans; take the time to review the benefits, the cost, the deductibles, and co-pays for each plan. Consider the differences between policy types (i.e. Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Point of Service (POS), etc.), more information can be found at Connecticut Insurance Department Website.

4. **Research the Network** – Check to see if your physician and area hospitals are in the plan’s network; staying in network can translate to big savings on your health care.
5. **Prescription coverage** – Understand the rules around prescription coverage. Carriers may use formularies with preferred drugs and there may be different levels of cost sharing for different classes of drugs. Check for any annual limits, prior authorization requirements, and pharmacies in the network. Mail order options may be available for maintenance drugs at a lower cost to you.
6. **Double check** – Once enrolled, you will not be able to make Plan changes until the next open enrollment period unless there is a life changing event such as:
 - a. job change,
 - b. getting married,
 - c. having a baby, or
 - d. adopting a child.
7. **Check with your Human Resources Department** for more information about your plan.

ABOUT THE CONNECTICUT INSURANCE DEPARTMENT

The mission of the Connecticut Insurance Department is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the [Connecticut Insurance Department Website](#)

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NOTE TO EDITORS AND PRODUCERS: Commissioner Thomas R. Sullivan is available for interviews. Contact Dawn McDaniel at (860) 297-3958.