

choosehap.org

## HOW TO SELECT A HEALTH PLAN

#1






Set a budget for your health plan.

#2



Determine the additional costs of using your health plan:

-  Deductible
-  Coinsurance
-  Copay

#3



Review the monthly premium costs.

#4



Add your additional costs and premium cost together to determine the total cost of using your health plan.

#5



Choose a health plan that meets your specific needs. Consider the total costs of services you use most, such as X-rays and prescriptions.

If you'd like to speak with someone regarding the purchase of a HAP Personal Alliance health plan, call us at (855) WITH-HAP.



Personal Alliance®

Health Plans for Individuals and Families