



[This page prints out on 2 sheets]

How to get health insurance for your child

There are different types of health insurance plans.

There is no best insurance plan. You have to choose which plan is right for you and your family. Here are some questions to help you decide.

Make sure you know what costs the plan covers before you sign up!

Questions you should ask:

Money

- How much money will I have to pay for my child's services, like hearing tests and evaluations?
- How much money will I have to pay for my child to see a [specialist](http://www.raisingdeafkids.org/glossary/?id=242) <<http://www.raisingdeafkids.org/glossary/?id=242>>, like an ENT?
- How much money will I have to pay for my child's prescriptions?
- How much money will I have to pay for my child's [assistive listening devices](http://www.raisingdeafkids.org/help/tech/ald/) <<http://www.raisingdeafkids.org/help/tech/ald/>> and hearing aids?
- How much money will I have to pay for my child's surgery, like cochlear implants?
- How much money will I have to pay for my child's speech and language services, like therapy?
- Will I have to pay for the costs of my child's services first, and then be paid back later?

Choice

- How much choice do I have in deciding who my child's doctors will be?
- How much choice do I have in deciding where my child will be treated?
- How much choice do I have in deciding which specialists my child will see?

Time

- How much paperwork will I have to fill out to get my child services?
- Will I have to get a referral from my primary care doctor first before my child can see specialists? How long will that take?
- How easy is it to get an appointment?
- How easy will it be for my child to see another doctor in another area or state?

Here is a [worksheet](http://www.ahcpr.gov/consumer/head19) < <http://www.ahcpr.gov/consumer/head19> > you can use to help you make your choice.

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You can find this page online at:

<http://www.raisingdeafkids.org/help/health/child.jsp>