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# YOUR TIME IS NOW

## THE **TOP THREE THINGS** TO CONSIDER WHEN SELECTING A HEALTH PLAN

### WHY CHOOSE NMHC?

- NMHC is a non-profit health plan built by New Mexicans, for New Mexicans.
- NMHC is a physician-led health plan, committed to removing barriers to care and keeping you healthy.
- We are mission-driven rather than profit-driven. Any profits we make must be reinvested in programs that are member-focused.

Learn more about NMHC on our website, [www.mynmhc.org](http://www.mynmhc.org), or by connecting with us on Facebook.

### 1. YOUR FAMILY'S HEALTH.

Every family is different. When choosing a plan for you and your family, you want to think about your family's unique health needs. Do you or a family member have a medical condition for which medical care is necessary and frequent? Does anyone take an ongoing prescription medication?

If so, you will want to make a list of medical services or prescriptions that you know will be necessary over the next year. This information will be helpful in making a decision about the best plan for you and your family.

### 2. HOW MUCH DID YOU SPEND LAST YEAR?

If you are quick to enroll into the least expensive plan, you may regret it later. In order to ensure the plan you select will meet your financial needs as well as your health needs – you will want to consider deductibles, copays, and coinsurance amounts in addition to the plan's monthly premium. A good way to estimate your expenses for the next year is to look at what you spent this year. Ask yourself the following questions:

- How often do you or your family visit to the doctor, and for what types of services?
- Over the last year, how many times have you visited the emergency room?
- What prescription medications are taken on a regular basis, and what are the copays for those medications under each plan?

### 3. WHO ARE YOUR DOCTORS?

Making sure you are able to continue to see your current doctors may be important to you. If so, you will want to do some research before selecting a plan. Find out which plan networks your doctors participate in.



Refreshingly Different