



How do I Choose a Doctor? Ask the Right Questions

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After careful consideration, you have chosen a health insurance plan. Now you need to make smart use of that plan! Choosing a doctor should be one of your first steps toward using your insurance plan to obtain good health care. In general, most of us need a primary doctor; others may also need specialists.

Follow these four steps and ask the questions to help you choose your doctor.

Step 1: What do I need to know to choose a doctor?

Before you can select a local doctor, you need to know which doctors accept your health insurance plan.

The doctor you choose could affect the quality of your health care as well as how much you will pay.



Health insurance plans often have a **network** (see box, “Important Words to Know about Health Insurance”) of doctors who have an agreement with the health plan to charge a set lower fee for services. Seeing one of the participating doctors in a network is the best value. If you chose a doctor that is out of the network, you may pay more than if you select one that is in the insurance company’s network.

To make sure the health insurance plan works with the doctor, you need to answer three questions:

1. Does my health insurance plan have a network?
2. Does the doctor participate in my plan’s network?
3. Is the doctor accepting new patients?

Step 2: Where do I go for information about selecting my doctor?

There are two main sources for information about the specifics of your health insurance plan and the participating doctors:

- 1) Your insurance company; and
- 2) Your employer’s Human Resources department--if you get insurance through work.

You can find information from the insurance company in three places:

- **Evidence of coverage** (see box, “Important Words to Know about Health Insurance”);
- Insurance company website; and/or
- Insurance company information call line.

Important Words to Know about Health Insurance

Network- The facilities, providers (doctors) and suppliers that your health insurer or plan has contracted with to provide health care services.

Evidence of Coverage- The contract or legal agreement between you and the insurance company. This tells you how the plan works, your rights and what the insurance plan will and will not cover.



Step 3: What information should I obtain and what questions should I ask my insurance company?

You need answers to five questions to choose a doctor. You may be able to find answers to the following five questions online or by calling the insurance company:

- Is the doctor in my network?
- Where is the doctor’s office(s) located?
- Is the doctor affiliated (can treat people) with a local hospital?
- Does the doctor have a specialty?
- Is the doctor **part of a practice** or is it a **sole provider office**? (see box, “More Important Words to Know about Health Insurance”)

Step 4: How do I use this information?

With answers to the five questions in Step 3, you should check on the doctor's reputation, how the doctor handles billing and if the doctor is accepting new patients. To do this, you can:

- *Ask others you trust about the doctors you are considering.* Inquire about the doctor's reputation, the kind of relationship the doctor has with patients, and any other information you want to know.
- *Look up the doctor and hospital reputations online.* There are several resources that will let you know how well the doctor and hospital perform. These include:
www.Hospitalcompare.com ,
www.ratemds.com and
www.healthgrades.com.
- *Call the doctor's office to ask how the office staff handles billing and if the doctor is accepting new patients.* When you call the office, you will want to ask:
1) Do you still participate in the insurance plan's network?; 2) Do you bill the insurance company directly or will you will need to pay and then send

More Important Words to Know about Health Insurance

Practice—A group of doctors working together. Sometimes, a patient sees any doctor in the practice for the appointment.

Sole Provider—A doctor working in an office without another doctor.

the bill to the insurance company to get back some or all of your payment?; and
3) Is the doctor or practice accepting new patients?

Once you have all of this information, you are ready to make your first appointment.

Remember:

- ✓ Provide your loved ones and the health insurance company with the name and contact information of the doctor you chose;
- ✓ Keep records of the services and bills received and payments made.

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