

JDI Cheatsheet: Common US Health Insurances and Policy Insights

Which provider and what plan details to choose is important for the best coverage.

Compare Plans

Insurance Companies

Common US insurance companies are Blue Cross Blue Shield, United Healthcare, Humana and Aetna.

Coverage Type

Personalized Plan

Based on your health status, preferred providers, pharmacies & medications, you choose the best company and plan.

Source of Coverage

Available Plans

The choice of plans is based on your employer, military, retirement age or private preferences.

Plan's Network

Differences in Cost

Each plan offers in-network & out-of-network services. Out-of-pocket cost differences can be huge, so check before you go.

Deductible

Premium vs. Deductible

A higher deductible lowers your monthly bill (premium), but make sure you can cover your co-pays until deductible is reached.

Dental & Vision

Separate Plans

Often you have to sign up for additional coverage for dental and vision services. Make sure to check your plan.

Prevention

Use Free Services

Most insurance plans offer complete coverage of preventive care, like shots and screening.

Flexible Spending

Tax Benefits

Using a flexible spending account with your insurance, offers tax benefits and financial support.