



**What is the criteria to ensure that my health insurance is comparable?**

Below is a list of questions for you to ask to ensure your coverage is comparable.

1. Is the plan is active?
2. Does the plan provide access to healthcare providers for urgent and non-emergent services in the greater Portland area?
3. Is the plan ACA compliant? This includes:
  - a. no pre-existing wait periods,
  - b. covers 100% of preventive care,
  - c. most ACA compliant plans will cover all essential health benefits (basic list):
    - i. ambulatory patient services,
    - ii. emergency services,
    - iii. hospitalization,
    - iv. maternity and newborn care,
    - v. mental health and substance use disorder services, including behavioral health treatment,
    - vi. prescription drugs,
    - vii. rehabilitative and habilitative services and devices,
    - viii. laboratory services,
    - ix. preventive and wellness services, and chronic disease management, and
    - x. pediatric services, including dental and vision care.