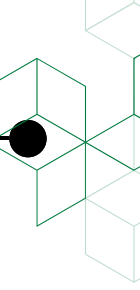


FERRARO
LAW

TOP 5 INSURANCE QUESTIONS TO ASK





1. WHAT WILL MY TOTAL OUT-OF-POCKET COSTS BE?

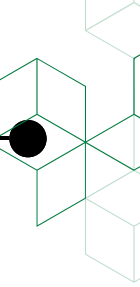
(Ask about deductibles, copays, coinsurance, and your out-of-pocket maximum.)

2. IS MY SPECIALIST, HOSPITAL, AND TREATMENT CENTER IN-NETWORK?

(If not, ask what your options are and what the cost difference will be.)

3. DOES MY TREATMENT REQUIRE PRIOR AUTHORIZATION?

(Ask how long approval takes and what to do if it's denied.)



4. ARE MY MEDICATIONS COVERED, AND AT WHAT COST?

(Check copays, formulary tiers, and whether generic options are available.)

5. WHO CAN HELP ME IF A CLAIM IS DENIED?

(Ask for contact information for a case manager or benefits specialist.)
