

# What's Up Doc?

## Finding the best doctor for you and your health insurance



When you sign up for new health care coverage, it's extremely important to select the best primary doctor for you and your health insurance. Not only do you want to select a competent, experienced doctor who will provide you with exceptional medical care, but you also need to ensure that he or she will provide health care services as specified under your insurance policy. Although you may be tempted to simply choose the doctor with the office closest to your work or home, you should not take this decision lightly. Choosing the best doctor requires a great deal of research. Take the time to look into your potential doctor's credentials and find out how well they work with your specific type of insurance plan.

### Different insurance, different doctors

If your health insurance plan is an HMO or PPO, you'll probably be limited in your choice of doctors. These plans typically provide a list of "network approved" doctors from which you can choose your primary physician. However, you can usually choose someone outside of your health insurance network at an additional cost. If you can't find a suitable doctor within your network, it may be worth the extra expense to do this.

### Pinpointing the best doc

Here are a few steps you can take to find the most appropriate doctor for your unique healthcare wants and needs:

- **Get recommendations:** Ask friends, family members and coworkers if they can recommend a doctor. If people you know and trust have been happy with a doctor's care, the odds are that you'll be satisfied too.
- **Consider going out of network:** Even if a friend recommends a doctor who is outside of your health insurance plan's, you should add that doctor to the list of "approved" doctors you are considering. Check into all of these doctors—it may be worth the higher price tag to use an out-of-network doctor if no one within the network suits your needs.
- **Research credentials:** Once you have a list of potential doctors, call each doctor's office and inquire about their education, training and experience. You may also want to ask about specific qualities that you are seeking in a doctor. For example, if you prefer a woman as opposed to a man, a doctor of a certain age or religion or even a doctor who attended a certain type of school, you should ask all of these questions.
- **Check with medical associations:** You may also consider finding more information about potential doctors from the American Board of Medical Specialties (ABMS) or The American Medical Association (AMA). These associations offer professional information about doctors throughout the country. Visit the ABMS website at [www.abms.org](http://www.abms.org) and the AMS website at [www.ama-assn.org/aps.amahg](http://www.ama-assn.org/aps.amahg).
- **Find out if they're board certified:** Although doctors are not required to be board certified, this is important to some patients. Doctors have to complete additional years of training in a specialty and pass an exam in order to be board certified. You can call the ABMS at 1-800-776-2378 or visit their website at [www.abms.org](http://www.abms.org) to learn more about board certification.
- **Learn about complaints:** You may also want to contact your state department of insurance to find out if any complaints have been filed against your potential doctor.
- **Meet face-to-face:** Once you have narrowed down your list of doctors, you should set up an introductory appointment with each of them. Although some offices charge a small fee for these types of visits, it may be well worth it. This will allow you to get a feel for the doctor's personality and ask him or her questions first-hand.

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