THE EVERSCOPE JOURNAL

GUIDE / VERSION 1.0

Before You Choose Coverage
Five Questions Worth Asking

A practical worksheet for slowing the decision down.

Use these five questions to compare purpose, terms, cost, coordination, and ongoing support before you apply, enroll, replace coverage, or decide to keep what already works.

UNDERSTAND YOUR OPTIONS. PLAN WHAT'S NEXT.

Prepared for educational use by EverScope Advisory / Texas

BEGIN WITH THE DECISION

Start with your situation, not a product.

Coverage is easier to evaluate when you can explain the job you need it to do. Use this page to name the person, expense, event, or future concern behind the decision.

What prompted me to review coverage now?

Who or what am I trying to protect or prepare for?

What coverage or resources do I already have?

My decision statement

I am considering ________________________________ *because* ________________________________.

The result I want is ____.

CLARITY BEFORE COMPARISON

01 What job should this coverage do?

- What event, expense, or responsibility am I preparing for?
- Is the need immediate, recurring, or years away?
- What would happen if I kept my current arrangement?

My answer

02 What does it cover - and what does it not cover?

- Which services, events, people, or expenses are covered?
- What exclusions, limits, waiting periods, networks, or benefit triggers apply?
- Which document contains the final terms?

Terms I need clarified

03 What could I pay now, later, and when I use it?

- What is the premium, and can it change?
- What must I pay before or while benefits are used?
- Which amounts are guaranteed, limited, or not guaranteed?

Costs I want to compare

04 How will it work with what I already have?

- Does it fill a meaningful gap, overlap with existing coverage, or change another benefit?
- Are Medicare, VA, TRICARE, CHAMPVA, employer, retiree, Medicaid, or existing policies involved?
- If replacing coverage, when will the new coverage be approved and in force?

Coordination questions

05 What happens after coverage begins?

- When does coverage become effective, and what confirms the final terms?
- How do I use the coverage or file a claim?
- Who can help with notices, bills, premiums, beneficiaries, or future reviews?

What I need after enrollment

My next step

- ☐ Keep what I have for now
- ☐ Gather missing documents
- ☐ Compare meaningful differences
- ☐ Talk the decision through

Notes

OFFICIAL CONSUMER SOURCES

Texas Department of Insurance: tdi.texas.gov | Medicare: medicare.gov | U.S. Department of Veterans Affairs: va.gov | National Association of Insurance Commissioners: content.naic.org