



KANSAS INSURANCE DEPARTMENT

____ Vicki Schmidt, Commissioner _____

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Contact: Kyle Strathman
Kyle.Strathman@ks.gov

Consumer Connection: Shopping for health insurance? Start here!

Topeka, Kan. – Navigating the health insurance marketplace is no easy task. Whether you have recently lost coverage, are looking for a new plan, or are getting health insurance for the first time, it is important to do your homework. Kansas Insurance Commissioner Vicki Schmidt encourages Kansans that are in the market for health insurance to do their due diligence before choosing a plan.

“When shopping for health insurance, remember that the cheapest option is not always the best choice,” said Schmidt. “Explore your options, compare plans, and make informed decisions to secure coverage that meets your health care needs.”

Be sure to consult the Department’s [Health Insurance Shopper’s Guide](#) before you start shopping. Here are a few questions to ask yourself:

Is the plan with the lowest premium really the most affordable? You should consider not only the cost of premiums, but also how much you will pay out of pocket when you need health care. Do you have a chronic condition or have certain prescription drugs you need? You should confirm that the plan you are seeking covers your needs. Also, if you have a preferred family doctor or hospital, you will want to make sure they are not out of network or you may end up paying more.

What is the deductible and are you prepared to pay the full cost for services until it is reached? The deductible is the amount you pay before your insurance company starts paying their share of the cost of care. Even with insurance, you pay the full cost of services until you meet your plan’s deductible. Some plans only pay up to a certain dollar amount; you may have to pay the cost beyond that amount. Be sure to carefully review what is covered and what is not.

Is the person and their insurance company trying to sell you insurance licensed in Kansas? Always be wary of anyone who contacts you unsolicited offering to sell you health insurance. Ask for their state license number and verify online at sbs.naic.org/solar-external-lookup or contact the Department at 785-296-7862.

For other helpful resources, consult the National Association of Insurance Commissioner’s [Health Insurance Shopping Tool](#) and the [What to Ask When Shopping for Health Insurance guide](#).

If you have questions while shopping for health insurance, contact the Kansas Insurance Department’s Consumer Assistance Division toll-free at 1-800-432-2484, by email kid.commissioner@ks.gov or visit the Department online at insurance.kansas.gov.

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*The Kansas Legislature established the Kansas Insurance Department in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*