

Compare two health plans

Write the exact terms. Mark anything unanswered as "unconfirmed."

City: _____ People to cover: _____ Target start date: _____

Other countries / trip lengths: _____

Preferred hospital / doctor: _____

What to confirm	Option A	Option B
Provider and exact plan name		
Quote date / expiry date		
Monthly / annual premium; fees		
Entry eligibility / renewal terms		
Coverage countries / trip limits		
Effective date / payment requirements		
Deductible: amount, basis, reset		
Copayments / coinsurance		
Overall limit: amount and basis		
Separate benefit limits		
Waiting periods by benefit		
General exclusions / personal terms		
Hospital / doctor network confirmed		
Outpatient / prescription benefits		

Keep medical records out of this worksheet. Review personal terms through the application process.

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Ask the same questions about how each plan would work in practice.

What to confirm	Option A	Option B
Specialist appointment: where, personal share, approval, upfront payment, claim documents		
Prescriptions / tests: eligibility, limits, personal share, approval, claim documents		
Hospital admission: where, personal share, authorization, deposit, direct billing or reimbursement		
Care abroad: countries, trip limits, emergency vs. planned care, follow-up		
Evacuation / repatriation: destination, authorization, travel and treatment cover		
Unresolved questions: ask for a written answer and keep it with the proposal		

Before you decide

- ☐ Dated quote and benefit table saved
- ☐ Contract, exclusions and personal terms saved
- ☐ Network and claims steps confirmed
- ☐ Acceptance and effective date confirmed before changing coverage

Want options to put side by side? Request options at Ecuainsure.com.

This worksheet organizes questions. It does not establish eligibility or coverage. Use the issued contract and written provider confirmations for your decision.