



Health Insurance

Checklist: Marketplace Open Enrollment

Open Enrollment is the time when you can sign up for a new health insurance plan or decide that you want to keep the plan that you have. Even if you like your current plan, it is important to check to see if your plan will still cover the same things and cost the same for the next year. You can also compare what your employer offers you for health insurance to what is available in the Marketplace.

This checklist includes steps for reviewing your current health insurance coverage and deciding if there are changes you want to make for next year. If you are signing up for a Marketplace plan for the first time, you can skip step 2. The Marketplace Open Enrollment Period runs from November 1 through January 15. If you sign up by December 15, changes will start on January 1. If you sign up between December 15 and January 15, changes will start on February 1.

☐ **Step 1: Gather your current insurance information**

- Find your insurance cards.
- Find the Summary of Benefits and Coverage (SBC) for your current plan. If you don't have a copy, check your plan's website or call the number on your insurance card to ask for one.
- Make a list of your medications, including the drug's name, dosage, and quantity you take each month.
- Make a list of the pharmacies where you get your medications. You can include your current pharmacy, but can also include others nearby.
- Make a list of your preferred health care providers, including doctors, specialist, & hospitals.
- If you currently have a Marketplace plan, check your mail or online account for re-enrollment paperwork. By November 1, you should receive two letters – one from the Marketplace and one from your health insurance plan.

☐ **Step 2: Review your current coverage**

- Review the Marketplace re-enrollment letter, which will tell you:
 - How to review and update your application.
 - What steps you need to take to qualify for financial assistance.
- Review the letter from your health insurance plan, which will tell you:
 - If your same plan is available for the next year and any changes being made to the plan.
- Check to see if the costs of your plan are changing. Look at the plan's monthly premium, deductible, co-payments, co-insurance amounts, and out-of-pocket maximum.
- Check to see if all your preferred health care providers will be in-network next year.
- If you take prescription drugs, check to see if:
 - Each of your drugs will be on the plan's formulary next year.
 - Any of the drugs you take have coverage restrictions (i.e., quantity limits, prior authorization, or step therapy requirements).

☐ **Step 3: Compare new plan options**

- Visit [HealthCare.gov](https://www.healthcare.gov) to compare your Marketplace plan options. If your state runs its own Marketplace, [HealthCare.gov](#) will point you to your state's Marketplace website.

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- During Open Enrollment, [HealthCare.gov](https://www.healthcare.gov) has information for both the current year and the next year. When reviewing your options for next year, make sure you choose the right year.
- Review the plans that are available:
 - What will the plan cost? Look at the plan's monthly premium, deductible, co-payments, co-insurance amounts, and out-of-pocket maximum. Calculate the total cost of the plan by using our Health Insurance Comparison Calculator or Worksheet: [TriageHealth.org/Worksheet-HealthInsurance](https://www.TriageHealth.org/Worksheet-HealthInsurance)
 - Check to see if all your preferred health care providers will be in-network.
 - Does the plan provide out-of-network coverage?
 - If you take prescription drugs, check to see:
 - If each of your drugs are on the plan's formulary.
 - What the co-pays and co-insurance amounts will be for your drugs.
 - If any of the drugs you take have coverage restrictions (i.e., quantity limits, prior authorization, or step therapy requirements).
 - To find these details, you can visit the plan's website to view the plan formulary.
- Check with your providers to make sure that they will accept the plan you are considering. This includes the plan that you had in the past. Things change. You can:
 - Check each health care provider's website. Many will list the insurance plans they accept in an "Insurance" or "Finances" section.
 - Call your health care provider's office to confirm anything you find on their website or, if you can't find the information on their website, ask which plans they accept.

☐ **Step 4: Get help if you need it**

- Visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help) to find two types of trained professionals that can help you apply for coverage: Marketplace assisters and agents/brokers.
 - Marketplace assisters are trained and certified by the Marketplace to help you enroll in a Marketplace plan. They are required to provide fair, impartial, and accurate information.
 - Agents/brokers are also trained and certified to sell Marketplace plans in the state they're licensed in. They are generally paid by insurance companies when they sign you up for a plan. Some may only sell plans from insurance companies they work for.
- You can also call the Marketplace if you have questions

☐ **Step 5: Take action**

- To sign up for a Marketplace plan, you can call 800-318-2596 or visit [HealthCare.gov](https://www.healthcare.gov).
- If you decide you want to keep the same Marketplace plan you already have, make sure to confirm your plan on HealthCare.gov. If you decide you want to make a change, switch plans.
- Print or save confirmations of any changes you make.

☐ **Step 6: After enrollment**

- If you have made changes, look for your new plan card and other materials in the mail.
- Cancel any coverage you no longer need (or confirm it's been cancelled).
- Update any automatic payment information with your plan.
- Tell your health care providers and pharmacies about your new plan information. Take your insurance card(s) with you the next time you visit them.
- Don't forget - depending on your situation, you may be eligible for a Special Enrollment Period (e.g., if you move out of your plan's area).

For more information about the State Health Insurance Marketplaces, read our Quick Guide to Marketplaces: [TriageHealth.org/Quick-Guides/Marketplaces](https://www.TriageHealth.org/Quick-Guides/Marketplaces). For more information about Health Insurance Resources at [TriageHealth.org/Health-Insurance](https://www.TriageHealth.org/Health-Insurance).

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