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Open Enrollment Checklist

A one-page list of what to gather before you compare health plans. General education only. Not a quote and not personalized advice.

1. Confirm the enrollment dates for your state. On HealthCare.gov the window is often early November through mid-January. State Marketplaces can differ.
2. List everyone who needs coverage, with dates of birth, and write down your ZIP code.
3. Estimate household income for the year. Marketplace financial help depends on income and household size.
4. Write the doctors, clinics, and hospitals you want to keep, plus each prescription.
5. Note a monthly amount you can pay comfortably, and what you could handle if someone needs care.
6. When you compare plans, look at the premium, deductible, copays or coinsurance, and out-of-pocket maximum together.
7. Check that your doctors and medicines are in the plan's network before you enroll.
8. Look at dental and vision on their own. Dental plans often have waiting periods and an annual maximum.
9. If you consider a supplemental policy, be clear that it sits beside a health plan. It does not replace one.
10. Bring this page to a 15-minute, no-obligation consultation if you want it read against your own situation.

Adisney Pino is a licensed health insurance advisor with Belix Benefit Group, licensed in 35+ states. This page is general education. It is not personalized advice. Belix Benefit Group is not affiliated with or endorsed by the federal government or Medicare. Plan availability varies by state. belixbenefitgroup.com · 786.499.9622