



# An Open Enrollment *preparation kit*

## **OVERVIEW:**

*Health insurance can be vital to protecting your well-being, but enrolling in a policy isn't always so straightforward.*

*Whether you're signing up for a Health Insurance Marketplace plan or Medicare, use these lists to help you prepare so you can better ensure that you get the coverage you may need.*

## **WHAT'S INCLUDED:**

- **Health Insurance Marketplace Enrollment Checklist**  
*A breakdown of the steps to take ahead of Marketplace open enrollment*
- **Medicare Enrollment To-Do List**  
*A comprehensive guide to the tasks to complete in preparation of enrolling in Medicare*



# Health Insurance Marketplace

## enrollment checklist



### Evaluate your health-care needs

*Determine your household's medical situation, such as how often you go to the doctor, and make a list of your prescriptions and preferred providers.*



### Set your budget

*Calculate what you can afford to pay monthly for premiums and copays, looking into any avenues for potential savings, like the advance premium tax credit.*



### Know your time frame for enrolling

*Note the dates of the Open Enrollment Period—generally November 1 to January 15 yearly, though the deadline may vary by state.*



### Investigate insurance plan types

*Carefully review the different tiers of insurance—Bronze, Silver, Gold, or Platinum—and their various costs. Also assess the many network types: HMOs, PPOs, POSs, or EPOs.*



### Open an online account

*Create your profile by visiting [Healthcare.gov](https://www.healthcare.gov). If your state has its own marketplace, the website will redirect you to it so you can sign up there.*



### Ask for help from a health insurance expert

*Reach out to an experienced insurance professional, who can answer any questions you have and help you navigate the ins and outs of the Marketplace.*



# Medicare Enrollment

## to-do list



### **Determine your enrollment deadline**

Generally, your Initial Enrollment Period (IEP) begins three months before your sixty-fifth birthday and ends three months after. Look into whether you will be automatically enrolled or if you'll have to sign up yourself.



### **Research your coverage options**

Review the three primary options: Part A (inpatient/hospital coverage), Part B (outpatient/preventative coverage), and Part C (Medicare Advantage). There are also additional plans you can add, such as Part D (drug coverage) or Medigap (reimbursement for out-of-pocket costs).



### **Create an online Social Security account**

Open a my Social Security account at [SSA.gov](https://www.ssa.gov) to enroll in Parts A and B. If desired, you can then later enroll in a Part D or Medicare Advantage plan at [Medicare.gov](https://www.medicare.gov).



### **Seek assistance from a Medicare professional**

For extra guidance in navigating enrollment, connect with a Medicare expert, who can walk you through your options and help ensure that you have the coverage you need.