

A background image showing a person in a red and blue plaid shirt gesturing with their hands while speaking. In the background, another person is visible, and a laptop with a colorful screen is on a desk. The text "An Open Enrollment preparation kit" is overlaid on the image.

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 MNSURE open enrollment
- **Medicare Enrollment To-Do List**
A comprehensive guide to the tasks to complete in preparation of enrolling or changing plans in Medicare



Health Insurance Marketplace enrollment checklist

- ☐ Watch for your annual notice of change to review how your plan will change
- ☐ 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—November 1 to December 15 for a January 1 start. And December 15-January 15 for a February 1 Start.
- ☐ 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 MNSURE. There is no cost for expert advice.
- ☐ Review insurance plan types
Carefully review the different tiers of insurance—Bronze, Silver, Gold, —and their various costs. Also assess the network to ensure they cover your doctor or clinic.



Medicare Enrollment to-do list



Watch for your annual notice of change to review how your plan will change



Seek assistance from a Medicare professional

For 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. There is no cost to partner with a Licensed Agent.



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. To change plans, the dates are October 15-December 7.



Review 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). Review your prescription drugs and network provider coverage.