

Open Enrollment Checklist

Review your coverage every year. Check each item once it is done.

NAME / PERSON THIS SHEET IS FOR

MY PLAN TODAY

MY DEADLINE

1 Know your enrollment window

My coverage is: ☐ Medicare ☐ Employer / COBRA ☐ Marketplace (ACA) ☐ Medicaid / Medi-Cal

- **Medicare:** Open Enrollment runs October 15 to December 7. Changes start January 1. If you are in a Medicare Advantage plan, you get one more switch from January 1 to March 31.¹
- **Marketplace (HealthCare.gov or your state's marketplace):** starts November 1. The last day depends on your state, so check your marketplace and write the date above.²
- **Employer plans:** your employer sets the dates. Ask HR or check your benefits portal.
- **Medicaid / Medi-Cal:** you can apply any time of year. Renew when your state sends the notice.

TRU-TIP • Doing nothing is still a decision

Most plans renew automatically. That sounds easy, but your plan can change its premium, its drug list, and which doctors and hospitals it works with every year. If you skip open enrollment, you agree to all of it.³

2 Read what your plan sent you

- ☐ Medicare: I read my **Annual Notice of Change (ANOC)**. Plans send it by September 30.¹
- ☐ I found the **Summary of Benefits** or Evidence of Coverage for next year.
- ☐ Employer: I read the benefits guide and noted any plans that are ending or new.
- ☐ Marketplace: I updated my expected income so my savings are correct.²

3 What changed for next year?

Check each item that changed. Then write what changed in the space below.

- | | |
|---|--|
| ☐ Monthly premium | ☐ Deductible |
| ☐ Out-of-pocket maximum | ☐ Copays or coinsurance |
| ☐ Drug list, tiers, or drug rules | ☐ Doctors or hospitals in network |
| ☐ Pharmacy network | ☐ Prior authorization or referral rules |
| ☐ Dental, vision, hearing, or other extras | ☐ The plan is ending |

WHAT CHANGED, IN MY OWN WORDS

4 Gather what you need before you compare

- | | |
|--|--|
| ☐ My insurance card and Medicare card | ☐ A list of every medicine, with strength and how often |
| ☐ A list of my doctors, specialists, and therapists | ☐ The hospitals, pharmacy, and clinics I use |
| ☐ Services I expect next year (surgery, therapy, scans) | ☐ My income estimate (Marketplace, Medicaid, or Extra Help) |

5 Compare and get free help

- ☐ I filled out a **Plan Comparison Sheet** for my current plan and at least one other option.
- ☐ Medicare: I used the **Medicare Path Checklist** to weigh Original Medicare + Medigap + Part D against Medicare Advantage.
- ☐ Medicare: I compared plans on Medicare Plan Finder, or called 1-800-MEDICARE.¹
- ☐ Medicare: I talked to my state's free **SHIP** counselor (in California, HICAP). They do not sell plans.⁴
- ☐ Marketplace: I used a free navigator or assister if I needed help.²
- ☐ Employer: I asked HR about anything I did not understand.
- ☐ I chose based on my doctors, medicines, and health needs, not just the lowest premium.

TRU-TIP • Ask the person helping you how they are paid

Agents and brokers can be a real help, but many are paid by the insurance companies they recommend. Ask which companies they work with. A SHIP counselor or navigator gives free, unbiased help.⁴

6 My to-do list and dates

[illegible]

7 After I enroll

PLAN I CHOSE	DATE ENROLLED	CONFIRMATION NUMBER

- ☐ I saved my confirmation (screenshot, email, or letter).
 - ☐ I paid the first premium, or set up automatic payment.
 - ☐ I gave my doctors and pharmacy my new card.
 - ☐ My new ID card arrived, and I put it in my wallet.
 - ☐ I moved my prescriptions to an in-network pharmacy.
 - ☐ I put next year's open enrollment dates on my calendar.

NOTES

Want to go further? *Knowing the System* and the Healthcare Planning Workbook by Chuck Kinney include a full Open Enrollment Command Center, three-plan comparisons, and Medicare Advantage vs. Medigap planning. Free tools: chuckkinney.com/free

Be Proactive. Not Reactive.