

Your Checklist for Open Enrollment

Being prepared for open enrollment is important as it empowers you to make informed decisions with the opportunity to review, compare, and select insurance plans. Preparation helps you identify gaps in current coverage, assess anticipated healthcare needs, and understand the costs associated with different plans.

Before Open Enrollment

1. Review Current Coverage

- Check your current health plan details and note the benefits toward doctor office visits, prescriptions and other important areas.
- Note any changes in coverage or costs.

2. Evaluate Your Healthcare Needs

- Think about upcoming medical needs like appointments or medications.
- Assess whether your current plan meets your needs.
- Consider all options to create your affordable health solution – dental, vision, supplemental accident or hospital indemnity may help meet your needs.

3. Research Plan Options

- Compare different health plans (HMO, PPO, EPO, etc.) and levels (Bronze, Silver, Gold)
- Look into coverage for specialists, hospital visits, and prescription drugs.
- If you are considering a high deductible plan with lower monthly premiums, a supplemental plan that pays cash-first benefits toward that deductible might be helpful. [Supplemental plans](#)

4. Understand All of Your Costs

- Review premiums, deductibles, copayments, and out-of-pocket maximums. [Helpful Terms](#)
- Determine if you qualify for a subsidy and if so, how much. [Subsidy Calculator](#)
- Consider the overall cost versus the benefits provided.

5. Check Network Providers

- Ensure your preferred doctors and facilities are in-network on the plan(s) you are reviewing. Most networks have an online search tool available to use.

6. Consider Life Changes

- Account for any significant life changes (marriage, new baby, job change) that may be approaching or have just occurred.

7. Find a Trusted Advisor

- Licensed agents, like a Champion Benefit Advisors agent, can help you review all the options available to find a solution that is both affordable and meets your health needs.

During Open Enrollment

1. Complete Enrollment Form

- Fill out necessary paperwork accurately and thoroughly.
One of our licensed agents can help you enroll through the Marketplace.

2. Select a Plan & Supplemental Benefits

- Choose the plan that best suits your needs and budget. This is where Champion Benefit Advisors can help. Each of our salaried agents has a depth of experience and knowledge to help you research and identify the most affordable solution that meets your health needs.
- Assess the supplemental options that would round out your health solution. Adding dental or vision benefits for regular check ups, accident benefits to offset a high deductible or services like telemedicine to help save money on doctor office visits are all examples of how you can stretch your health plan dollars even further.

3. Add Dependents

- If applicable, include dependents on your plan.
Keep in mind that dependents are no longer eligible to be included after the age of 26.

4. Review and Confirm

- Double-check all selections before submitting.
- Save copies of your enrollment confirmation.

After Open Enrollment

1. Understand Your Benefits

- Review the Summary of Benefits and Coverage and/or the Policy included with your plan.
- Familiarize yourself with key features of your plan.

2. Set Up Online Account

- Log in to your Member Portal for quick review of your enrollment materials, copies of ID cards, provider links, how to submit claims and more.

3. Plan for Future Needs

- Review your member materials to ensure you know how your coverage works for appointments or emergency care.
- Schedule any necessary appointments or preventive care.

4. Keep Documentation

- Maintain records of your enrollment and any claims submitted.

5. Stay Informed

- Watch for updates or changes in your plan throughout the year.
- Keep in touch with your Champion Benefit Advisor to ensure you have optimized your health solution.

Champion Benefit Advisors wants to provide support along your journey.
Call one of our experienced agents today to assess your options.