

Things to Consider When Choosing a Healthcare Plan Checklist

Current Information

	Y/N	Provide details here if necessary
How much is your current health plan?		
<p>Are you currently on or eligible for Medicare?</p> <p>If you and/or your spouse are Medicare eligible, you may be eligible for a non-taxed reimbursement to cover your premiums.</p>		

Pre-enrollment Information

	Y/N	
<p>Is it important for you to keep your current providers?</p> <p>If you are interested in trying to elect a new plan that has your current providers in network.</p>		List providers you want to keep
<p>Do you currently get treatment or see a provider out-of-state?</p> <p>Most carriers only have local provider networks that do not extend beyond state lines. Check with your doctor to see what individual plans they will accept. NOTE: Carriers will cover medical emergencies regardless of where the care is provided.</p>		List out-of-state providers
<p>Do you have specific medications that need coverage?</p> <p>Health insurance plans vary on which medications they cover and how much they will charge. Each Carrier has a list of prescriptions they cover (called a formulary or drug list) on their website. Whether you pay a copay or you have to pay full price for a drug will depend on which plan you choose.</p>		List your medications
<p>Do you typically hit your annual deductible?</p> <p>If you have known medical issues or have upcoming surgeries, there might be more value paying a higher premium to ensure more insurance kicks in when those larger bills come through. If you do not use your insurance often or at all, you may find value with a Bronze or Silver plan with a lower monthly premium.</p>		Make notes below regarding how much you paid toward your deductible last year and if you have any anticipated surgeries or medical expenses for the coming year here
<p>How much do you use emergency/urgent care?</p> <p>Emergency care typically involves situations that are life-threatening or require immediate attention, while urgent care is for non-life-threatening but pressing medical needs. Understanding your frequency of emergency/urgent care usage can help in planning for healthcare needs and resource allocation.</p>		List how frequently you or your dependents have used emergency or urgent care services in the past year. (ex never, 1-2x a year, 3-5x a year)
<p>Do you want to include your spouse/domestic partner and/or dependents on your plan?</p> <p>Just like with your account, the price for a plan will be based on the age and address of the dependent.</p> <p>*Please note if you have any special circumstances to be considered for adult children to be added to your policy.</p> <p>For example, do you have any dependents under 26 in college or living in a different zip code?</p>		Detail the full name, date of birth, address and social security number of all dependents below
<p>Do you have maternity plans for the upcoming year?</p> <p>If you are planning to start or expand your family in the upcoming year and anticipate pregnancy and childbirth expenses, it's crucial to select a healthcare plan that provides comprehensive maternity coverage.</p>		Please indicate whether you have any maternity considerations in the upcoming year