

Your Health Insurance Checklist

Make Choosing a Plan Simple & Stress-Free!

Step 1: Assess Your Needs

- Do you need coverage for yourself, family, or employees?
- Do you expect frequent doctor visits or medical care?
- Do you take regular prescriptions? (List your medications)
- Do you have preferred doctors or hospitals? (List them)
- Are you planning a major procedure, pregnancy, or specialty care?

Step 2: Understand Your Plan Options

- Employer Coverage** – Check with HR about your options.
- Marketplace (ACA) Plans** – Available during open enrollment or after qualifying life events.
- Medicare (if 65+)** – Know your initial enrollment period.
- Medicaid / CHIP** – Check if you qualify for low-income coverage.
- Short-Term or Supplemental Plans** – Explore if you need temporary or extra coverage.

Step 3: Compare Plans

- Monthly Premium – Can you afford the payments?
- Deductible – How much will you pay before insurance kicks in?
- Copays & Coinsurance – What are the costs for doctor visits & prescriptions?
- Network Coverage – Are your doctors & hospitals in-network?
- Prescription Coverage – Are your medications covered?
- Additional Benefits – Does the plan include dental, vision, or wellness perks?


Step 4: Gather Important Documents

- Social Security Number (or immigration documents if applicable)
- Proof of Income (if applying for subsidies or Medicaid)
- Employer Coverage Information (if applicable)
- List of Current Medications & Doctors

Step 5: Enrollment & Next Steps

- Mark Your Calendar:** Open enrollment, Medicare deadlines, or special enrollment periods.

- Apply On Time:** Submit documents before the deadline.
- Review Plan Annually:** Needs change, so update coverage yearly.
- Ask Questions:** Work with an insurance agent for expert help.

 **Need Help Choosing the Right Plan?** Contact Jacob Campbell at 405-388-6611 or by email at jacob.campbell@healthmarkets.com for a free consultation!