

# THE SPOTLIGHT

Spotlighting healthcare-related educational topics that matter to you

November 2024



The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves.

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## Open Enrollment: Your Annual Health Insurance Check-Up



### What is Open Enrollment?

Open Enrollment is an annual period when individuals and families can enroll in or change their health insurance plans. It's a crucial time to review your current coverage and ensure it aligns with your needs for the upcoming year. Open Enrollment applies to most public and private insurance, including plans obtained through the Health Insurance Marketplace, your employer, or Medicare.

### Why is Open Enrollment Important?

**Changing Needs:** As your life evolves, so do your insurance needs. New jobs, growing families, or changing health conditions can significantly impact your coverage requirements.

**Plan Changes:** Insurance companies may modify their plans, adjusting premiums, deductibles, or coverage options.

**Government Subsidies:** If you qualify for government subsidies to assist with health insurance costs, you'll need to reapply during Open Enrollment.

### Tips for Navigating Open Enrollment:

**Review Your Current Plan:** Take the time to understand your existing coverage. Examine your deductibles, co-pays, and out-of-pocket maximums.

**Consider Your Needs:** Reflect on your anticipated healthcare needs for the coming year. Do you have any chronic conditions? Are you planning to start a family?

**Compare Plans:** Utilize online tools or consult with a health insurance agent to compare various plans. Consider factors such as cost, coverage, and the network of providers (including hospitals, pharmacies, labs and more!).

**Understand the Marketplace:** If you're purchasing insurance through the Health Insurance Marketplace, familiarize yourself with the process and deadlines.

**Seek Professional Advice:** If you're uncertain about your options, consider reaching out to Patient Advocate Foundation case management, or consulting with a health insurance broker

or agent. They can provide personalized guidance and assist you in selecting the best plan for your needs.

Remember, Open Enrollment typically occurs in the fall, so mark your calendar and plan accordingly. Missing the deadline could result in going without health insurance.

**To learn more about Medicare and Marketplace open enrollment, please visit our:**

**Medicare Video Series**

**Open Enrollment explainer with tips video**

**Inflation Reduction Act Impacts 2025 Medicare Coverage: What Does it Really Mean for You? Video**

**Medicare Resource Center**

**Education Resource Library**