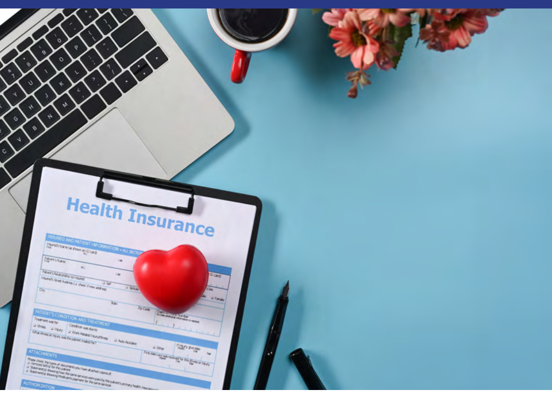
Patient Advocate Foundation

THE SPOTLIGHT

Spotlighting healthcare-related educational topics that matter to you

November 2025



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.

CLICK HERE

Understanding Open Enrollment: Your Annual Opportunity for Health Coverage

Open Enrollment is the annual period to enroll in or change your health insurance plan for the upcoming year. It applies to:

- Health Insurance Marketplace plans
- Employer-sponsored plans (with separate dates)
- Medicare (with its own enrollment period)

Why It Matters:

- Life changes (new job, growing family, chronic condition, moving) affect your coverage needs
- Plan changes- insurers adjust premiums, deductibles, networks, and covered medications yearly. Your doctor or hospital may no longer be in-network
- Subsidies- if you qualify for premium tax credits or cost-sharing reductions, you must reapply during this period
- Missing the deadline could leave you uninsured or stuck with inadequate coverage for an entire year

Tips for Success:

- **Review current coverage**– What did you actually spend on healthcare this year?
- **Anticipate needs**– Upcoming procedures? Chronic conditions? Balance monthly premiums with out-of-pocket costs
- **Compare plans**– Use online tools or consult an insurance agent. Verify your doctors and pharmacies are in-network
- **Know the deadlines:**
    - Marketplace: November 1–January 15 (enroll by December 15 for January 1 coverage)
    - Medicare: October 15–December 7
- **Get help**– Contact a licensed insurance broker or nonprofit like **Patient Advocate Foundation** for personalized guidance
- **Mark your calendar!** Deadlines vary by insurance type. Missing the deadline could result in having to wait an entire year to make changes, unless you experience a Qualifying Life Event that triggers a Special Enrollment Period.

To learn more about the importance of Open Enrollment and choosing the best plan for you and your needs, check out more of PAF's publications, found in our **Education Resource Library:**

Why Health Insurance is Important

A User's Guide to Health Insurance Marketplaces

Making the Right Health Insurance Choice

Picking a Health Plan that Works for You

Choose the Right Health Insurance for You

Medicare Video Series

Medicare Resource Center

Making the Most of Your Medicare Benefits: A Guide to Navigating Medicare with Confidence

Choose Wisely: Tips for Medicare Open Enrollment