

Open Enrollment 2023 Checklist

OCTOBER 1 – NOVEMBER 1

- ☐ Review your medical activity and expenses during 2022, and think about anticipated medical expenses for next year.
- ☐ **Estimate your household income** for 2023 if you think you'll qualify for tax credits or Medicaid.
- ☐ Identify your list of must-have doctors, drugs, and medical facilities, if any. Make sure these things are covered by any potential new plan, and be flexible with the rest. It could save you money!
- ☐ Decide who needs to be on your plan.
 - ☐ Does it make financial sense for you and your spouse to get a family plan?
 - ☐ Do your kids need to be on your plan, or can they get coverage through another source (school, work, etc.)?
- ☐ Gather personal ID numbers (SSN / naturalization # / alien # / visa #) for everyone you want to include on your plan.
- ☐ Research insurance companies and the plan types they offer (**EPO / PPO / HMO / POS**).
- ☐ Choose a **metal tier** (Bronze, Silver, Gold, Platinum or catastrophic) based on your health and budgetary needs.



NOVEMBER 1 - DECEMBER 15

- ☐ For most states, Open Enrollment begins on November 1. That means you can start enrolling in a health insurance plan as early as November 1. You can sign up in one of 3 ways:
 - ☐ Through **HealthCare.gov** or your state's **Marketplace**. This is your best bet if you think you'll qualify for financial aid.
 - ☐ Through a **private insurance company**, like Oscar :).
 - ☐ Through an **insurance broker**.
- ☐ Choose your **HSA** contribution amount for 2023 (if you have a HSA-compatible plan).



DECEMBER 15 - JANUARY 31

- ☐ Pay your first **premium** bill on time. If you don't, your plan won't be active and your health care won't be covered during the year.
- ☐ Make sure to pay by January 15 — we'll ship you your physical ID card within 10 days of receiving this payment.
- ☐ If you can, sign up for autopay so you don't miss future payments and put your coverage at risk.
- ☐ Get acquainted with your plan's **benefits** and perks.