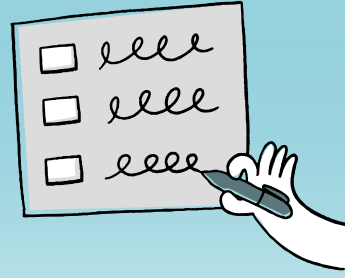


Open Enrollment Checklist

For rare and chronic disease patients, networks, formularies, utilization management, and treatment settings can matter just as much as out-of-pocket costs. A plan that looks affordable may still be functionally inaccessible if it excludes your specialist, restricts your medication, or limits where you can be treated. Review your coverage every year – don't assume your plan, costs, providers, or assistance arrangements will stay the same.



KNOW THE TERMS



Health Insurance Premium: The amount you pay for your health insurance each month.



Deductible: The amount you pay for covered health care services before your insurance plan starts to pay.



Copayment or Copay: A fixed amount that you pay for a covered health care service after you've paid your deductible.



Coinsurance: The percentage of costs of a covered health care service you pay after you've paid your deductible.



Out-Of-Pocket Maximum: The most you have to pay for covered services in a plan year.

WATCH FOR VERIFICATION & DOCUMENTATION REQUESTS

- Requests to verify income or household information.
- Changes in premium tax-credit eligibility, or a need to reconcile advance premium tax credits.
- Additional verification for Special Enrollment Periods.
- Coverage can be terminated or changed if information isn't submitted in time.



REMEMBER: "TOTAL COST" ISN'T JUST THE PREMIUM

A lower monthly premium can come with a higher deductible, higher specialty-drug coinsurance, and a narrower network. If you need recurring specialty treatment, a plan with a higher premium may actually cost less overall – and create fewer access barriers.

Open Enrollment Checklist: What to Review When Choosing A Plan

- ☐ **Providers** - Are my specialists, infusion centers, hospitals, labs, and primary care clinician in-network?
- ☐ **Medications** - Are my medications covered under the plan, including drug name, dosage, frequency, and quantity?
- ☐ **Specialty Pharmacy** - Can I keep using my current specialty pharmacy, or is mail order required?
- ☐ **Total Cost** - Identify the overall yearly cost, premium + deductibles, out of pocket, and medication expenses so you can compare total spending across plans.
- ☐ **Treatment Setting** - Is care covered in a hospital outpatient department, physician office, at home, or at an infusion center?
- ☐ **Documentation** - What documents, clinical criteria, appeals, or reauthorizations might be required?
- ☐ **Location** - How far will I need to travel for specialists, labs, imaging, or treatment?
- ☐ **Continuity of Care** - What happens if a provider or medication becomes unavailable mid-year?
- ☐ **Assistance Coordination** - Could this plan affect my eligibility for PAP support, manufacturer assistance, Medicaid, or Medicare Savings Programs?
- ☐ **Administrative Burden** - Can I realistically keep up with renewals, attestations, premium payments, and required paperwork?
- ☐ **Marketplace Coverage** - Compare individual and family plans, provider networks, formularies, deductibles, and out-of-pocket limits.
- ☐ **Medicare Enrollment** - Compare Original Medicare, Medicare Advantage, and Part D during Open Enrollment (November 1 – January 15); changes generally take effect January 1.

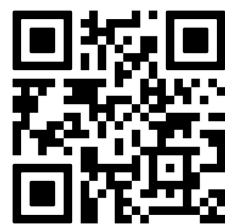


Turning 65 or becoming eligible for Medicare? Review your enrollment options early to avoid potential gaps in coverage. Compare your current health plan with Medicare options, including coverage, doctors, specialty providers, medications, and out-of-pocket costs.

How Accessia Health Can Help

Healthcare is complex and confusing and Accessia Health® is here to provide help and hope when you need us most. We are a national nonprofit 501(c)(3) organization that provides programs and services to individuals of all ages who are living with a rare or chronic health condition. Our holistic, inclusive, outcomes focused approach offers patients comprehensive support throughout their healthcare journey. For further questions regarding assistance or insurance options, call us at **800-366-7741**, email assistance@accessiahealth.org, or send a message via your Patient Portal account.

To see more of our Educational Resources, scan the QR code.



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