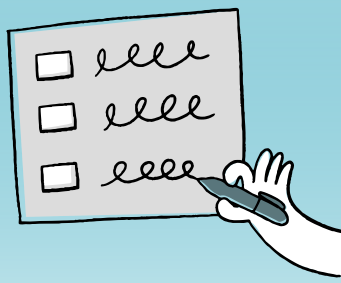
Open Enrollment Checklist

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.

Deductable: 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 (October 15 – December 7); 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.

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