

# Pre Open Enrollment Checklist

## Are you getting what you need from your plans?

Network

**Are you happy with your provider network?** Most plans come with a specific network of doctors and hospitals. If you have struggled to find care that is covered by your insurance, it may make sense to consider a different plan with a wider network if one is available for you.

Big plans

**Have the health care needs changed for you and your family?** For example, are you planning any major health events this year, such as a surgery or a pregnancy? If so, it makes sense to revisit your plan options this year. Refresh yourself with your current plan structure (e.g., deductible, copays/coinsurance, networks) so you're prepared to compare it to your other options during open enrollment.

HSA / FSA

**Does your employer offer a Health Savings Account (HSA) or Flexible Spending Account (FSA)?** Spend time before open enrollment learning about these tax-advantaged savings vehicles, which can be used to pay for qualifying medical expenses.

Usage

**Are you getting the most value for your health plan?** If you've chosen a plan with a high premium but have not relied on your coverage much this year, it may make sense to switch to a plan with lower premiums. You can then use the money saved to invest in HSAs, which can be used to pay for qualifying medical expenses and roll over from year to year.

FSA Funds

**If you have an FSA, have you used all the money invested in it?** Typically, FSAs do not roll over from year to year, so make sure to use those funds before it disappears. [You can shop for eligible products here.](#)

Job Concerns

**Are you worried about job security this year?** Some employers offer plans that would cost less if you eventually had to pay the entire premium through COBRA. (COBRA is the federal law that allows you to temporarily keep your employer-based coverage after a layoff.) Check your entire premium for your plans.

Preventive Care

**Don't forget about your preventive health care benefits.** Most health plans cover preventive services, such as vaccines or screenings, at no cost to you. As the plan year winds down, make sure to use those benefits!

New providers

**Are you planning to see any new providers?** People see specialists all the time, and some plans require your primary care physician to provide referrals every time you see another physician. Be sure to check if your plan requires a referral from your PCP – otherwise coverage for your services may be denied.