

# ARE YOU OPEN ENROLLMENT READY?

ENROLLING IN INDIVIDUAL & FAMILY PLANS



## IT'S TIME TO START SHOPPING FOR YOUR 2021 HEALTH INSURANCE

Open enrollment is the time each year when you can make changes to your health insurance — such as changing your plan or adding additional family members. As you prepare to select your coverage for 2021, use this checklist to guide you through the process.

### YOUR HEALTH INSURANCE SHOPPING “TO DOS”

#### Review the Care Your Family Received the Past Year.

Once you have a better idea of what you and your family's health care needs are and how much it costs to cover them, it'll be easier to compare the different plan types.

#### Consider What Care Your Family Will Need in the Future.

Ask yourself if your family's health care needs in the coming year will change from last year. If you or anyone in your family has a new health condition, prescription, or planning to undergo surgery, you'll want to consider that when selecting your plan.

#### Determine How Much Financial Risk You're Willing to Accept.

The amount of coverage (financial protection) you get depends on the type of plan you choose. The higher the coverage level, the higher the premium. You have to balance the level you want, with the premium you want to pay.

#### Determine If You Qualify For Help to Pay For Premiums and Other Expenses.

If you haven't qualified for financial help in the past, you may now. Eligibility guidelines change each year. Go to the Health Insurance Marketplace ([HealthCare.gov](https://www.healthcare.gov)) to find out.

#### Make a List of Must-Have Prescriptions, Doctors and Facilities.

Every health plan has a network of providers, clinics, pharmacies and hospitals to use when you receive care. It also has a list of prescriptions it covers. You'll want to make sure these are covered by your plan.

### KEY DATES

Here are some key dates to put on your calendar for the upcoming Open Enrollment Period.



Shop and compare your plan options.



Open Enrollment Period starts.



Open Enrollment Period ends.



Your new coverage begins.

\*Minnesotans have until Dec. 22 to enroll in coverage through MNsure.

# HELP CHOOSING A PLAN

Need help selecting a plan that will meet your needs? There are several options for getting help.



## Medica Consultant

Call **(888) 313-2951** (TTY: **711**), Hours of operation: Monday – Thursday 8 a.m. to 5 p.m. Central  
Friday 10 a.m. to 5 p.m. Central.



## Medica's Website | [Medica.com/IFP](https://www.medicahelp.com/IFP)

You'll find information about Medica and our plan offerings, links to our provider search, and other helpful content for shoppers.



## Marketplace Customer Service

Call **(800) 318-2596** (TTY: **711**) for assistance in choosing a plan. Open 24 hours a day, 7 days a week. Minnesota residents, call the MNsure Marketplace at **(855) 366-7873** (TTY: **711**).



## Your Broker or Agent

If you work with a licensed agent or broker, they are your best resource for making a plan selection for 2021.



## Local Assister

You may have worked with a certified application counselor, navigator, clinic or hospital-based financial counselor to enroll in coverage. Go to [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov) to find help in your area.

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