What to Watch for During Open Enrollment for 2017

While more Americans have health care coverage today, too many face steep challenges in accessing care. For people with chronic diseases, it’s important to make sure your health insurance provides you with the right coverage and care for all your unique needs.

In a recent national survey examining Americans’ concerns about their health care and coverage, we found:

- Seven in 10 consumers report they or someone they know have had difficulty using their health insurance coverage in the past year;
- Consumers’ top concern is premium costs and its impact on family budgets;
- Consumers want a better understanding of their true out-of-pocket costs before receiving care.

Americans are having trouble accessing the care they need and they want greater upfront transparency about what the costs for their care will be. It is often hard to find information when choosing a plan and that leads to the surprise medical bills people are confronting – something that’s shown in our survey.

During this open enrollment season, whether your health insurance is through your employer, Healthcare.gov, Medicare or another source, these tips can help to ensure that health coverage provides access to the care you need and provides you more transparency about the costs.

When it comes to open enrollment, it is important to PREP – Prepare, Review, Evaluate and Pick. Below are several tips to consider when selecting or making changes to your plan during open enrollment.

**Prepare**
- Know when your open enrollment period is. Check with your employer or make note of health insurance marketplace open enrollment that begins on November 1.
- Gather all of your personal health care information, such as lists of current doctors, preferred specialists, hospitals and pharmacies, and the list of medicines you and your family need.

**Review**
- Insurance plans can change dramatically from year to year. It is important to identify upgrades plans may offer or restrictions that will affect you and your family. Our survey found that voters overwhelmingly believe lawmakers should focus on managing premium increases and lowering co-pays and deductibles. All of these impact out-of-pocket costs and should be reviewed when selecting a plan.
- Think about your family’s changing health care needs and compare them to each plan’s offerings. “Be as complete as possible in your review of health plan options, don’t be afraid to ask questions or to state concerns to your human resources representative, insurance provider or your doctors.”

**Evaluate**
- Knowing which options are offered by a plan can make a big difference in what you pay. A copay, for example, means you pay a fixed, pre-specified amount for a service or medicine, while coinsurance – something insurance companies are increasingly using – means you share a percentage of the costs with your health insurer. Find out if your preferred plan uses coinsurance and ask about what the actual costs for a 20 percent coinsurance might be.
- Be sure to consider all of the options in a health plan: the network of providers, deductible amounts (and what it applies to) before coverage begins. Are your doctors, specialists and hospital covered? Is your preferred pharmacy in network? What will you pay at the pharmacy for your medicines? Our survey also noted, the more consumers know in advance about their out-of-pocket costs, the easier it is to access the care they need.

**Pick**
- Half of all Americans cite affordability of care as their biggest concern about health care. At the same time, more than a quarter feel their insurance coverage has gotten worse in the last year. Consider all of your costs – premiums, deductibles, out-of-pocket copays or coinsurance - and choose accordingly.
- After preparing, reviewing and evaluating, still unsure what to pick? Call your company’s human resources department, the plan you are considering or your state insurance commissioner to ask additional questions. For more information, visit http://www.fightchronicdisease.org/.

There are number of tools to help you calculate your costs such as the one found here - https://www.puttingpatientsfirst.net/calc.