









Health Insurance Checklist? Check.

We made this checklist so you don't have to. See how you can prepare to find the right Florida Blue plan for you and your lifestyle.

-  **Relax.** This is going to be a lot easier than you think.
-  **Review.** Look back at your family's needs in the last year. Which services did you need or use? Are there any special needs? This will help you evaluate plans for next year.
-  **Look ahead.** Think about any recent changes in your health or lifestyle in the last year. Do you have a new family member or a new address? Any new medical conditions, prescriptions you're taking or upcoming surgeries? These things might affect the type of plan you want.
-  **Set a rough budget.** Different plans require you to cover different amounts of your medical expenses. Generally, the more you pay monthly (called your premium), the more of your expenses the plan will cover. If you usually don't have a lot of medical expenses, a lower-premium plan might be best, or vice versa. Knowing this and having a basic idea of what you can pay each month will help you narrow in on a plan.
-  **See if you qualify for help.** It's possible you can receive help paying for premiums and other expenses. 4 out of 5 people are now eligible for a subsidy that keeps monthly health plan payments under \$10.* Find out if you can be saving money toward your monthly plan payments.
-  **Must-haves.** Make a list of everything you know you need or want. Do you have certain prescriptions? Are there doctors, hospitals or services you know you'll want to use? These may affect the plan you choose.
-  **Gather family details.** Have the names, mailing and home addresses, and Social Security numbers of everyone you will cover in your plan. Having these key pieces of information will make the application process easier.
-  **Contact an appointed Florida Blue agent.** Our exclusive agents are happy to help you enroll or answer any questions you have.

*<https://www.cms.gov/newsroom/fact-sheets/american-rescue-plan-and-marketplace>

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