

OPEN ENROLLMENT 2027 CHECKLIST

12 steps to walk in prepared — and walk out covered

Nov 1, 2026 – Jan 15, 2027 • Enroll by Dec 15 for coverage starting Jan 1



1. Mark the dates.

Open Enrollment runs Nov 1, 2026 through Jan 15, 2027. Enroll by Dec 15 if you want coverage starting January 1.



2. Gather your income documents.

Last year's tax return, recent pay stubs, or proof of self-employment income. Your costs are based on your estimated income for 2027.



3. List everyone in your household who needs coverage.

Spouse, kids, dependents — household size affects your options and any financial help you may qualify for.



4. Write down your doctors.

Check that your doctors are in-network for any plan you're considering. Out-of-network care can cost far more.



5. List your prescriptions.

Look up each medication on the plan's drug list (formulary) so you know what's covered before you enroll.



6. Learn the basics of financial help.

Many people qualify for tax credits that lower monthly costs, based on income and household size. A broker can run the numbers with you.



7. Know the plan types: HMO, PPO, EPO.

They differ in which doctors you can see and whether you need referrals. The cheapest monthly price isn't always the best fit.



8. Don't auto-renew blindly.

Plans, prices, and doctor networks change every year. Compare your options before letting your plan roll over.



9. Know what opens a Special Enrollment window.

Moving, losing coverage, getting married, having a baby — or being released from jail or prison — can open a 60-day window to enroll outside Open Enrollment.



10. Make sure it's real health insurance.

Short-term or limited-benefit plans don't cover pre-existing conditions the way Marketplace plans do. Know what you're buying.



11. Have IDs and Social Security numbers handy.

You'll need them for everyone applying — it speeds up the application a lot.



12. Talk to a licensed broker — it's free to you.

A broker compares plans with you and helps you enroll. There's no fee; the insurance company pays them, not you.

Questions? Text CHECKLIST to 954-803-2545

Christopher Horne, Licensed Health Insurance Broker • insuredwithchris.com
Serving FL, TX, AZ, OH, MI & IA

This checklist is general information, not a promise of prices, savings, or eligibility. Your costs depend on your income, household, and the plans available in your area.