

Health Insurance Checklist? Check.

Florida Blue has made your health insurance checklist for you. It'll help you take the right steps toward finding a plan that works for you.

-  **Relax.** This is going to be a lot easier than you think.
-  **Review.** Look back at your family's needs last year. What did you spend on health care? Which services did you need or use? Are there any special needs? This will help you evaluate plans for next year.
-  **Anticipate.** Think about anything that has changed from 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. Even if you haven't qualified for financial help in the past, you may now, as eligibility guidelines change each year. One of our agents can help you find out if you qualify.
-  **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 will 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 a dedicated Florida Blue agent.** Our exclusive agents are happy to help you enroll or answer any questions you have.