Open enrollment is coming. What should I compare?

Use a short comparison sheet instead of choosing by premium alone.

Start with your coverage source

An employer plan, a Marketplace plan and Medicare do not share one universal enrollment calendar. Identify which system you use, then confirm the current dates and rules with that official program or benefits administrator. State Marketplace schedules can also differ. This guide does not set an enrollment deadline.

Gather next year's documents

Look for the renewal notice, Summary of Benefits and Coverage, provider directory and prescription list for the exact plan year under review. A familiar plan name does not prove the benefits, network or price will stay the same.

Give the comparison a purpose

Write down what worked this year and what caused friction: access to a preferred doctor, an unexpected bill, prescription costs, travel or a confusing referral rule. You are creating questions to verify, not trying to predict every medical event.

Use two or three real alternatives

A manageable shortlist makes the differences easier to see. Keep plan names and document dates beside your notes. If you are comparing different plan years, label that clearly so last year's terms do not slip into the decision.

MY SITUATION IN ONE SENTENCE

Private notes - keep this copy

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: comparing plans
HealthCare.gov: plan types
HealthCare.gov: prescription coverage

02 Compare with confidence

Open enrollment: what to compare

Column one: the cost to keep it

Record the monthly premium and your share of any employer contribution. Then record the deductible, common copayments, coinsurance and out-of-pocket maximum. Premiums and services outside the plan's protections can sit outside that maximum; read the plan terms rather than treating it as a ceiling on every expense.

Column two: the care you can access

Check the exact network for doctors and facilities you expect to use. Ask about referrals, out-of-network coverage and travel. Verify information with the insurer and provider rather than relying only on the name of a broad insurance company.

Column three: the medicine rules

Review the plan's prescription coverage, preferred pharmacies and any authorization or step-therapy requirements. A medication being listed does not necessarily mean the same price or conditions across plans. Ask for clarification before you choose.

Common comparison mistakes

Do not assume the cheapest premium has the lowest total cost. A metal category describes cost sharing, not care quality. Do not rely on automatic renewal without reviewing changes. Keep an unanswered-question column, and resolve important gaps before the actual deadline.

THE QUESTION I WANT ANSWERED FIRST

Private notes - keep this copy

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: comparing plans
HealthCare.gov: plan types
HealthCare.gov: prescription coverage

03 Prepare for a conversation

Open enrollment: what to compare

Bring a one-page comparison

Use a private sheet with a row for each plan and columns for premium, cost sharing, doctors, medicines, effective date and remaining questions. You do not need to send the sheet through social media. The point is to make the discussion specific and calm.

Ask for a clear explanation

Which differences matter most for the priorities I named? What could I pay in a routine year and a difficult year? Which costs fall outside the in-network limit? What information still needs verification? What must happen after selection before the plan is active?

Use Derek as a starting conversation

Say: "I have a few options and want to understand the tradeoffs." Confirm which products and states he is authorized to discuss. Employer benefits, Marketplace eligibility and Medicare questions may require different authorized contacts.

Make the final step visible

Write down the official deadline, who will submit the selection and how you will confirm enrollment. Save the confirmation where you can find it later. A calendar booking alone does not enroll anyone.

A clearer next step starts here.

BOOK A CONVERSATION **READ THIS ONLINE** **CALL DEREK**

Derek Patterson | (760) 504-4939
Start with your situation and state. Keep health records and detailed finances private.

General education, not a quote, eligibility decision or recommendation to buy or replace coverage. Terms and availability vary. Verify authorization, plan rules and deadlines with the appropriate professional or official program.

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: comparing plans
HealthCare.gov: plan types
HealthCare.gov: prescription coverage