We just got married. What coverage should we review?

Put two existing arrangements on the same page before changing either.

Begin with what changed

Marriage can change who depends on your income, which benefits are available and who you want protected. It does not mean every policy needs replacing. Start by making a shared inventory of health coverage, workplace life benefits and personally owned life insurance.

Check the health enrollment route

Marriage may create a special enrollment opportunity, but requirements and time limits depend on the program. Contact both benefits administrators or the official Marketplace promptly. Do not assume waiting for the next ordinary enrollment season is the only option, or that marriage guarantees every available path.

Review the people named

Read existing beneficiary designations instead of relying on memory. Ask each insurer or administrator how to submit and confirm a change. Updating a name in one place does not tell you what is recorded on every policy or workplace benefit.

Have the ordinary-life conversation

If one income stopped because of a death, what would the other person need time and money to manage? Talk about housing, shared obligations, children or relatives, and the household work each person does. Different answers can be a useful starting point.

MY SITUATION IN ONE SENTENCE

Private notes - keep this copy

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: marriage and special enrollment
NAIC: life insurance considerations

02 Compare with confidence

Newly married: a coverage review

Compare health choices together

Put the actual cost of each employer arrangement beside the available family option. Include premiums, deductibles, doctors, prescriptions and the coverage start date. Ask whether adding a spouse changes employer contributions or other plan terms. Use current plan documents for every comparison.

Separate life coverage from health coverage

Health insurance and life insurance solve different problems. Do not let an enrollment form for one stand in for a review of the other. For life insurance, agree on the responsibility the benefit should cover and how long that responsibility is likely to last.

Check existing policy details

For each policy, identify its owner, insured person, beneficiary, amount, premium and any ending or review date. Ask which benefits depend on continued employment. If a designation involves children, a trust or a complicated family situation, get appropriate legal guidance.

Avoid these shortcuts

Do not assume spouses must be on one health plan. Do not cancel either person's current plan until the next coverage is confirmed. Do not choose life insurance only because both partners can buy the same product. Their responsibilities, existing benefits and needs can differ.

THE QUESTION I WANT ANSWERED FIRST

Private notes - keep this copy

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HealthCare.gov: marriage and special enrollment
NAIC: life insurance considerations

03 Prepare for a conversation

Newly married: a coverage review

Prepare a shared agenda

Take ten minutes together and each finish this sentence: "The situation I most want us prepared for is ___." Keep those answers, a list of current benefits and the relevant dates on a private sheet. Bring uncertainties rather than turning them into guesses.

Questions worth taking into a call

Which enrollment deadline applies? Does either employer offer a useful alternative? What would be lost by switching? Are beneficiary updates complete? What life insurance need remains after considering the coverage already in place? Which questions need an employer, insurer or attorney?

Start with the change in your life

Tell Derek: "We recently married and want a clear review of what we already have." Ask which parts he can address in your state. The first conversation can organize the next steps without making an immediate product decision.

Leave with an owner for each action

Decide who will contact each administrator, retrieve missing documents and confirm accepted changes. Save confirmations together. A completed conversation and a completed policy update are separate milestones.

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

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