

Questions to Ask Before Enrolling

Questions worth asking anyone helping you enrol - including me. If someone cannot answer these plainly, that is useful information.

WHO THIS IS FOR - Anyone about to enrol, with or without help

Work down the list and tick what you have confirmed. Anything left unticked is a question worth asking before you enrol.

About the person helping you

- ☐ Are you licensed in my state, and what is your licence number? You can verify it yourself with the state regulator.
- ☐ Are you an independent broker, a captive agent for one carrier, or a call-centre representative?
- ☐ Which carriers are you appointed with? An appointment is what lets someone sell a given carrier's plans.
- ☐ How are you paid, and does it differ depending on which plan I choose?
- ☐ Who do I contact after enrolment if something goes wrong - you, or a general service line?

About the plan itself

- ☐ Is this major medical coverage that meets ACA standards, or something else - a short-term policy, a fixed-indemnity product, or a health-care sharing arrangement?
- ☐ If it is not ACA major medical, what is excluded, and can I be declined or rated for my health history?
- ☐ What is the out-of-pocket maximum, and what does not count toward it?
- ☐ Are my current doctors in this specific plan's network for the coming plan year?
- ☐ Are my prescriptions on the formulary, and on which tier?
- ☐ What is the effective date, and what happens to my coverage between now and then?

About cost and subsidies

- ☐ Is the premium you quoted before or after any premium tax credit?
- ☐ What income figure was used to estimate my subsidy, and what happens at tax time if my actual income differs?
- ☐ Are there costs beyond the premium - enrolment fees, association dues, administrative charges?
- ☐ What would this plan cost me in a bad year, not an average one?

Before you sign anything

Ask for the Summary of Benefits and Coverage. It is a standardised document, so it lets you compare plans on the same terms, and every ACA plan has one.

Never give a Social Security number, Medicare number, or bank details to someone who called you unprompted.

Legitimate help does not begin with an unsolicited call pressing for those.

Take the time you need. Pressure to decide immediately is a warning sign, not a deadline - real enrolment deadlines are published by the Marketplace and do not move because someone is on the phone with you.

Your notes

What this checklist does not do

- These questions help you evaluate an offer. They do not tell you whether a specific plan fits your circumstances.
- A satisfactory answer to every question is not an endorsement of the plan or the person.
- Licensing and appointment requirements vary by state; verify with your own state's regulator.

Official sources

HealthCare.gov - Health Insurance Marketplace - Centers for Medicare & Medicaid Services

<https://www.healthcare.gov/>

Florida Department of Financial Services - verify an agent licence - Florida Department of Financial Services

<https://licenseesearch.fldfs.com/>

IMPORTANT

Plan availability, pricing, and eligibility - including subsidy eligibility and medically underwritten coverage - depend on your location, household, income, and health history, and are determined by carriers and marketplaces, not by this site. Nothing here is a guarantee of coverage, acceptance, savings, or price.

This worksheet is educational. Filling it in does not apply for coverage, does not determine eligibility, and is not a quote.

QUESTIONS ABOUT YOUR OWN SITUATION

Carter Bishop - Independent Insurance Broker - Clearwater, FL

Call or text (352) 769-2245 - solutions.carterbishop@gmail.com - bishopplans.com

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