



Health Coverage Review Checklist

Prepare the basics for a more useful coverage conversation.

Use this checklist before comparing individual, family, self-employed, or small-business health coverage. Keep sensitive personal information out of ordinary email and website forms.

Household and timing

- ☐ State, county, and ZIP code
- ☐ Ages of people seeking coverage
- ☐ Current coverage and renewal date
- ☐ Desired effective date
- ☐ Expected annual household income

Doctors and prescriptions

- ☐ Preferred doctors and specialists
- ☐ Preferred hospitals and urgent care
- ☐ Preferred pharmacies
- ☐ Prescription names and dosages
- ☐ Referral and network priorities

Budget and benefits

- ☐ Comfortable monthly premium range
- ☐ Preferred deductible range
- ☐ Expected healthcare use
- ☐ Planned procedures or recurring care
- ☐ Travel or multistate coverage needs

For small businesses

- ☐ Eligible owners and employees
- ☐ Employee ZIP codes and coverage tiers
- ☐ Employer contribution goal
- ☐ Desired effective date
- ☐ Dependent and participation priorities

Questions to ask during your review

- ☐ Are my doctors, hospitals, pharmacies, and prescriptions currently covered?
- ☐ What are the premium, deductible, copays, coinsurance, and out-of-pocket maximum?
- ☐ Are referrals, prior authorization, or out-of-network restrictions important?
- ☐ What enrollment dates, renewals, and cancellation terms should I understand?

PROTECT YOUR PRIVACY

Do not send Social Security numbers, medical records, payment information, or sensitive health information through ordinary email or a basic website form.

Notes