

# 5

## Common open enrollment mistakes and how to avoid them



Are you making  
one of these 5  
common mistakes?

# Get the most out of your health care

When it comes to understanding what's covered by your Individual and Family Plan (IFP), what's not covered, important deadlines, pricing, and all the options available to you, it's easy to make one or more of these common mistakes:

- 1 Not checking to see if you can save on your monthly premium with a subsidy
- 2 Not taking advantage of the IFP open enrollment period window
- 3 Not understanding how to choose the right plan that balances your unique healthcare needs with what is an affordable monthly payment for you
- 4 Thinking you'll have to switch doctors
- 5 Not understanding your options for additional dental and vision coverage

Let's take a closer look at these 5 common mistakes and see what you can do to avoid them.

# Mistake 1



Not checking to see if you can save on your monthly premium with a subsidy

**Did you know you may qualify to save on your monthly health coverage premium?**

More than 1.5 million Californians receive federal financial help to make their coverage more affordable.<sup>†</sup> Don't make the mistake of not checking to see if you could save.

## What you can do:

Take one minute to see if you might qualify for savings BEFORE you start shopping plans.

**Use our online calculator at [blueshieldca.com/mistakes](https://blueshieldca.com/mistakes) to check your potential savings.**

Calculate your potential savings

I'm interested in federal financial help to lower my premium.

No, I don't need financial help.

**Important:** This calculator is a tool for informational purposes only and does not confirm eligibility. It is not a contract. Covered California determines eligibility and the amount of the subsidy. Eligibility requirements are only partially described. It is not intended for personalized financial or legal advice.

Once you've determined if you qualify to save with a subsidy, check out our wide range of plans that can control your healthcare costs and meet your unique health coverage needs.

**Plans include:**

- **Preventive care at no extra cost**, emergency services, urgent care, X-rays, and lab work, plus mental health benefits and much more
- **Virtual Care**, available 24/7/365 for non-emergency medical conditions through Teladoc. You also have the option of selecting a virtual PCP, who provide most of the care traditional in-person PCPs perform, including preventive care, diagnose illnesses, prescribe most medications, and make referrals to specialists and in-person care as needed
- **Award-winning** customer service
- **Easy to use pharmacy tools** to help you compare prices to save at local pharmacies, check pricing for drug alternatives, generics, and home delivery for your medications

# Mistake 2



## Not taking advantage of the IFP annual open enrollment period

Right now is the right time. Open enrollment is only available from November 1st – January 31st, so it's important that you act now to get covered.

You only have this one opportunity each year to purchase healthcare coverage. If you wait until after open enrollment, you must have a qualifying life event in order to purchase coverage.

**Don't fail to take advantage of your chance now.**

## What you can do:

You've already taken the important first step by requesting this booklet. Next, give yourself plenty of time during the open enrollment period and compare your Blue Shield plan options right away.

Call to speak with a Blue Shield adviser at  
**(866) 529-2195**

- See if you might qualify for savings with a subsidy
- Answer your questions
- Help guide you to the plan that fits your needs and budget



Call to speak with a Blue Shield adviser  
**(866) 529-2195**

# Mistake 3



## Not understanding the plan that's right for you

If having access to more providers is important to you, a PPO may be your best choice. Blue Shield offers the only statewide PPO network in California, giving you access to more than 64,000 doctors, 330 hospitals, and 1,000 urgent care centers.

An HMO plan may be your best choice if you want a plan that keeps your costs as low as possible. It gives you access to the same quality coverage as a PPO, but typically costs less because care is guided through a designated network of providers and specialists. PPO plans generally have higher monthly plan costs and out-of-pocket costs than HMO plans.

When you understand your options, you can make better choices.

## What you can do:

Consider what your personal health needs are today – and what they'll likely be in the future.

- Do you have an ongoing health condition?
- Do you take routine or daily prescription medications?
- Do you visit your doctor frequently or require regular hospital care?
- Are lower monthly plan premiums more important to you than lower costs for medical services?
- Will you need dental and vision coverage?
- Would you prefer the convenience of a dedicated network of doctors and hospitals to coordinate your care or the freedom to choose any doctor or hospital that accepts your coverage?

Let a Blue Shield adviser answer any of your questions and help guide you to the right plan for you and your family.



Call to speak with a Blue Shield adviser  
**(866) 529-2195**

# Mistake 4



## Thinking you will have to switch doctors

It's important to know which doctors and hospitals are included in your plan's provider network before you choose a plan.

There's a good chance your current doctor is already in one of our networks.

## What you can do:

Use our Find a doctor tool to determine if your preferred doctors are in our Exclusive PPO Network, IFP Trio HMO Network, or both.

Search PPO network

Search HMO network

You can also call a Blue Shield adviser at **(866) 529-2195** to see if your doctors are in one of our networks.

**Remember:** Most Blue Shield plans can be purchased directly through Blue Shield or California's health insurance marketplace, Covered California. No matter where you purchase your Blue Shield plan, you'll have access to the same network of doctors.



Find PPO or HMO doctors  
Call **(866) 529-2195**

# Mistake 5



## Not understanding your options for additional dental and vision coverage

All health plans include dental and vision\* care for children at no extra cost. However, adults over 19 need to purchase dental and vision coverage separately. Regular, preventive dental and vision care can help identify health conditions such as diabetes and glaucoma early and is critical to protect your family's total health and overall well-being. Seniors age 65 and over may also purchase our dental and vision plans.

## What you can do:

Protect your total health and well-being with a Blue Shield of California dental and vision<sup>†</sup> plan.

### **Dental plans start at just \$14 per month.**

All plans offer \$0 copays for exams, cleanings, and X-rays. Most plans have orthodontic coverage, and with some of the largest dental networks in California, you can count on the choice you expect.

### **Blue Shield vision plans start at just \$6.90 per month.**

Some benefits include exams, contact lenses, frame allowances, and valuable LASIK discounts through LasikPlus<sup>®</sup>, TLC LaserEye Centers, and The LASIK Vision Institute.

### **The largest vision provider networks in California**

Our vision network includes private practices, as well as locations like LensCrafters, Target, Walmart, and Costco.

Blue Shield advisers are standing by to answer your questions and help you choose the right plan for your unique healthcare needs.



Call **(866) 529-2195**

Or contact your authorized Blue Shield agent



Or visit us online to learn more or enroll:

**[blueshieldca.com/mistakes](https://blueshieldca.com/mistakes)**

\* Underwritten by Blue Shield of California Life & Health Insurance Company.

† Covered California launches statewide push to help Californians stay covered if they lose their Medi-Cal eligibility

Blue Shield of California is an independent member of the Blue Shield Association A55383IFP\_0725