



PARTNERSHIP TO ADVANCE  
**Cardiovascular  
Health**

# NAVIGATING OPEN ENROLLMENT

## A Guide for People Living with Cardiovascular Disease

Heart disease is responsible for most deaths worldwide. So it's important to select a health plan that covers the full range of treatment options that you need.



### Compare insurance plans

Even if your current plan is available for renewal, it's important to do your homework and ensure you're getting the same coverage.



### Keep your providers within reach

Plans can change their network of providers from year to year. Confirm that the clinicians you rely upon are still considered within network for your health plan.



### Research plan benefits

Heart patients should thoroughly research plan benefits to see if their treatment is covered, and what it will cost to access that treatment.



### Spot potential barriers to access

Beware of common insurance barriers, like step therapy, prior authorization, or copay accumulators, which can delay or block your access to medication.

## Dates to Know

### Medicare Enrollment

**October 15:** Enrollment starts

**December 7:** Enrollment ends

**January 1:** Coverage begins

Visit [medicare.gov](https://www.medicare.gov)

### Affordable Care Act Exchange Enrollment

**November 1:** Enrollment starts

**January 1:** Coverage begins

**January 15:** Enrollment ends

Visit [healthcare.gov](https://www.healthcare.gov)

*\*Dates may vary by state or enrollment date*