

# Conquer open enrollment

## Simple steps to get you through with confidence

It's no surprise – rushed decisions don't always yield the best results. Many employees, out of confusion or stress, speed through open enrollment. Or they procrastinate until the last possible moment. Yet this important decision impacts their health and finances for the full year ahead.

To help you prepare, and relieve any anxiety you may be feeling, we have an action plan that will help you understand your options more clearly. You can transform open enrollment from stressful to empowering.

Let's get started!

### Step 1: Start open enrollment early

Familiarize yourself with your employer's open enrollment website when they send you a URL and login information. Make sure you don't have any issues logging in. Most importantly, see what options your employer is offering.

### Step 2: Schedule time to assess

This is a basic step, but it can make all the difference. Open enrollment may be just a few weeks long, and it can go by before you know it. During that first week of open enrollment, book some time (an hour or so, to add some cushion) to review your current plan and the information on this site titled, *How to choose the right plan for you*. It asks key questions that will help you select the plan that fits you and your family best – whether that's the same one you have now or a new one. And if basic health plan terms seem confusing, review the section of this site titled, *Understanding copays and deductibles*.

### Step 3: Show up

Follow through on your commitment – don't cancel on yourself. Be prepared with whatever items you'll need: paper statements or login info; pen and paper; and a distraction-free zone.

Start by reviewing the information on this site titled, *How to choose the right plan for you*. As you review plans, this assessment will help you eliminate the ones that don't work for you. Narrow them down to a few options until one stands out the most. Some questions to help you get there are:

- Do you or does anyone in your family have a new or existing chronic condition?
- Do you or does anyone in your family need a specific brand of medication?
- Have your circumstances changed, or do you have significant life events ahead this year (such as getting married or having a baby)?
- Take notes as you go, so that you have your choices – along with any questions – handy for reference.

### Step 4: Set up a good experience

Surrounding the assessment with things you love can make it something to look forward to. You could order takeout from your favorite restaurant. Play some relaxing music while you focus. Get comfortable. Do whatever feels like a boost for you. The actual health plan assessment will take just 10 to 15 minutes, and you can spend the rest of the time enjoying yourself.

### Step 5: Reach out with questions

Scheduling time to explore your options and taking notes gives you time to sit with your decisions to make sure they feel right. Sometimes, last-minute questions bubble up, and this way, you'll have a built-in buffer for that.

If you do have questions, reach out to your employer or benefits manager. You can also visit your employer's Blue Shield of California website for answers.

### Step 6: Celebrate

After you finish open enrollment, treat yourself. A reward system can help motivate you for all kinds of things, so follow through for yourself. Open enrollment is a significant event. You deserve something special.

Now that you're armed with this series of action steps, put them into motion. Give yourself a better experience this year. Get started right now with the first step: scheduling a meeting with yourself or your family. You can do it!