2027 Open Enrollment Checklist

Eden's Path Consulting - a practical preparation guide before you compare or enroll

Use this checklist to organize the information you may want available when reviewing health coverage. Do not send Social Security numbers, diagnoses, medication names, or other sensitive information through public website forms.

1. Current Coverage Snapshot

- ■ Current monthly premium
- ■ Deductible
- ■ Out-of-pocket maximum
- ■ Primary care and specialist costs
- ■ Urgent care and emergency room costs
- ■ Generic / preferred generic prescription costs
- ■ Coinsurance, when relevant

2. Doctors, Facilities, and Prescriptions to Verify

- ■ List the doctors or specialists you want to keep - for your own reference
- ■ List the hospitals or facilities that matter to you
- ■ List the prescriptions you want to verify - for your own reference
- ■ Confirm network status directly before enrolling; networks can change
- ■ Confirm pharmacy coverage and formulary details before enrolling

3. Household and Coverage Timing

- ■ Who needs coverage?
- ■ Ages of people needing coverage
- ■ State and ZIP code
- ■ When coverage needs to start
- ■ Any expected household changes during 2027

4. Marketplace Application Preparation

- ■ Review your expected 2027 household information before applying
- ■ Have current employer-coverage information available if anyone in the household has access to job-based coverage
- ■ Use the official Marketplace or an approved enrollment channel to determine actual eligibility and prices
- ■ Keep copies of notices and requested verification documents

5. Questions Worth Asking Before You Enroll

- ■ What is the total monthly premium?
- ■ What is the deductible and out-of-pocket maximum?
- ■ How are primary care, specialist, urgent care, and emergency room visits handled?
- ■ How are generic prescriptions covered?
- ■ Which services use coinsurance?
- ■ Are my preferred doctors and facilities currently showing as in-network?
- ■ Are my prescriptions covered, and at what tier?

- What happens if I need care while traveling or outside the local service area?

6. Key 2027 Open Enrollment Reminder

For HealthCare.gov states, Open Enrollment for 2027 coverage begins November 1, 2026 and ends January 15, 2027. Some state-run Marketplaces use different deadlines, so always confirm your state's current deadline before enrolling.

7. If You Miss Open Enrollment

A qualifying life event may create a Special Enrollment Period. Common examples include losing qualifying health coverage, getting married, having or adopting a child, and certain moves. Eligibility depends on the event and timing, and the Marketplace application makes the final determination.

How Eden's Path Can Help

Drew McMillan can help explain available coverage paths in states where he is licensed. Plan availability, benefits, provider networks, eligibility, and final costs should be verified before enrollment.

Educational use only. This checklist is not a quote, tax advice, legal advice, an eligibility determination, or a guarantee of savings.

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