

Already Have Marketplace Coverage?

You Should Still Compare Plans Every Year

Marketplace plans can change each year— things like costs and coverage. Check out the health plans available in your area during Open Enrollment (November 1 - January 15). You may find a plan that better meets your needs and budget.

Answer these questions to help determine if you should change your plan.

	Yes	No
1. Am I satisfied with upcoming changes to my current plan?	<input type="radio"/>	<input type="radio"/>
2. Does my plan still cover my current doctors and other health care providers?	<input type="radio"/>	<input type="radio"/>
3. Can I afford my premiums, deductibles, and other costs next year?	<input type="radio"/>	<input type="radio"/>
4. Is the yearly limit changing for what I pay out-of-pocket?	<input type="radio"/>	<input type="radio"/>
5. Does my plan still cover the services that I need, like vision coverage?	<input type="radio"/>	<input type="radio"/>
6. Does my plan still cover my prescription drugs and preferred pharmacies?	<input type="radio"/>	<input type="radio"/>
7. Am I satisfied with my plan's quality of services?	<input type="radio"/>	<input type="radio"/>
8. Have I confirmed that new or more affordable plans aren't available in my area?	<input type="radio"/>	<input type="radio"/>

Give yourself 1 point for each “yes” answer.

If you scored between 0 – 3:

Your current plan might not be meeting your needs. You may want to explore other options during Open Enrollment. Visit [HealthCare.gov](https://www.healthcare.gov) to get started.

If you scored between 4 – 6:

You should find out if there are other plan options that meet your needs during Open Enrollment. There could be better, more affordable plans that weren't available last year. Visit [HealthCare.gov](https://www.healthcare.gov) to shop and compare.

If you scored 7 or more:

Congrats! You're likely enrolled in a plan that fits your current needs and budget. Make sure to pay your monthly premium, report any life changes, and check back during the next Open Enrollment to find out if your plan is still the right one for you.

If you have questions or need help,
visit [HealthCare.gov/find-assistance/](https://www.healthcare.gov/find-assistance/) to find someone who can help you in person.
Or, call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

CMS Product No. 11939 • September 2025

You have the right to get your information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](https://www.cms.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice), or call 1-800-318-2596. TTY users can call 1-855-889-4325.

This product was produced at U.S. taxpayer expense.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health and Human Services.



HealthCare.gov