

7 Things You Need To Do To Prepare For Open Enrollment

Open Enrollment starts in 2 months on November 1, 2024. The Health Insurance Marketplaces in both Maryland and Virginia will begin sending out several notices starting this week. The insurance companies will also begin contacting you. These notices which are often several pages long can be confusing. Although you should pay attention to all notices there are only 7 you need to do. They will be listed below. Please review them.

Also Maryland Health Connection and the Virginia Health Insurance Marketplace will be automatically reenrolling everyone onto their current plan or a similar one starting this month. You will receive a renewal bill with your new price for January 1, 2025. The financial assistance amount will be based on the latest data from the IRS for tax year 2023. In cases where they are not able to access data from the IRS they will not apply financial assistance to your renewal bill and you will see the full not the reduced premium. If your income, family size or other data has changed you will need to update your information in order to get the correct price. This applies to everyone.

I will also be contacting you so you can update your information. You will receive a message on September 16, 2024 to update your information. Three more reminders will go out on September 16 and 25, 2024 and the last one will go out on the day plans go live and are available for viewing by the public.

You only need to do the following:

1. Update your information using the link I will provide you. Everyone must update their information or state that they do not have any changes for 2024. I will do everything for you and will send you your new estimated price.
2. If you don't need assistance with updating your information, starting November 1, 2024 log into your account with Maryland Health Connection or the Virginia Health Insurance Marketplace. Update any information that is outdated or if no changes are needed click to the end. Sign and Submit the Application to get the correct financial assistance eligibility. Those who choose to update their own application will be able to get an estimate before November 1, 2024 using the estimator when plans are made available to the public.
3. Shop for a plan
4. If you have questions or need assistance with shopping for a plan you can call me at 571-636-9366. Leave a voice or text message *including the question you have*.
5. Pay attention to all notices you receive. If you have a question please call me and leave a message with your question.
6. Between November 2 and November 10 I will submit applications for everyone who sent me a completed "Update your Information Form" and send you confirmation of

your actual price for 2025. This updated information will be sent to the insurance company and you will receive a final bill with your actual price for 2025

7. Pay your bill by December 31, 2024

Keep in mind when you receive a message from my automated text messaging system these messages are scheduled ahead of time. I will respond to you as soon as possible. Thank you for your cooperation.

Thanks,
Sheron

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