

# NAVIGATING OPEN ENROLLMENT

# A Guide for People Living with Skin Conditions

Skin diseases affect as many as one in three Americans at any given time.



### **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**

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

### Affordable Care Act Exchange Enrollment

November 1:Enrollment startsJanuary 1:Coverage beginsJanuary 15:Enrollment endsVisit healthcare.gov

\*Dates may vary by state or enrollment date

#### dermacareaccess.org