ACA Enrollment Checklist

What to have ready, and what to check, before you enroll in Health Insurance Marketplace coverage — so the application goes smoothly and the plan you pick actually fits how your household uses care.

Who this is for

- People buying their own health coverage
- Households between jobs or without an employer plan
- Self-employed people and small business owners
- Anyone reviewing Marketplace coverage they already have

What's included

- What to have ready before you apply
- Household and income information the application asks for
- How to check doctors, prescriptions and hospitals
- How to compare plans beyond the monthly premium
- What to do after you enroll

Have these ready

- [ ] Legal names, dates of birth and immigration or citizenship document details for everyone applying
- [ ] Home address and mailing address
- [ ] Your best estimate of household income for the coverage year, and how you earn it
- [ ] Details of any coverage available to anyone in the household through a job
- [ ] Policy numbers for any coverage you have now
- [ ] Your Marketplace account login, if you have used one before

Check who is in your household

- [ ] Confirm who you will claim on your tax return for the coverage year
- [ ] Note anyone who has other coverage, such as Medicare, Medicaid, CHIP, TRICARE or a student plan
- [ ] Note anyone who lives with you but files taxes separately

- [ ] Note anyone whose situation is likely to change during the year

Check the care you actually use

- [ ] List your doctors and confirm directly with each office which plans they accept
- [ ] Confirm your preferred hospital is in the plan's network
- [ ] Check each prescription by name and dose against the plan's drug list
- [ ] Check how the plan handles specialists, mental health care and urgent care
- [ ] Check what happens if you need care outside the plan's area

Compare plans on more than the premium

- Look at what you pay when you actually use care, not only the monthly cost.
- Look at the most you could pay in a bad year.
- Look at how the plan covers the specific services your household uses.
- Look at whether referrals are needed.
- Ask whether separate dental or vision coverage is included or bought separately.

Know your timing

- Marketplace coverage can generally only be started or changed during an open enrollment period, or after certain life changes such as losing coverage, moving, marriage or a new child.
- Dates and eligibility rules are set by the Marketplace and change from year to year — confirm current dates at HealthCare.gov.

After you enroll

- [ ] Make the first payment so the coverage actually starts
- [ ] Save your plan documents and member ID
- [ ] Report changes in income, address or household when they happen
- [ ] Set a reminder to review the plan before the next enrollment period
- [ ] Keep our number handy if something does not look right

Important information

Eligibility, savings and enrollment periods are determined by the Health Insurance Marketplace, not by our agency. Confirm current rules and dates at HealthCare.gov.

Prepared by Bleu Sky's Insurance Solutions. Last reviewed 2026-09-04. Questions? Call (813) 921-6609 — consultations are free and carry no obligation.