



**VISION HEALTH**  
ADVOCACY COALITION

# Navigating Open Enrollment

A Guide for People Living with a Vision Condition

Vision conditions can significantly impact your quality of life. It is crucial to choose a health plan that provides comprehensive coverage for the treatments and care you require.



## COMPARE INSURANCE PLANS

Even if your current plan is up for renewal, verify that it still offers the benefits you need and consider exploring alternative plans for better coverage.



## CHECK PROVIDER AVAILABILITY

Insurance plans can change their network of providers annually. Confirm that your health care providers are still in network for your plan.



## REVIEW PRESCRIPTION DRUG BENEFITS

Ensure that your medications are covered and understand your out-of-pocket costs.



## IDENTIFY POTENTIAL ACCESS BARRIERS

Insurance barriers, such as step therapy, prior authorization or copay accumulators, can restrict access to treatments. Contact your health plan to determine if or how these policies apply to you.

### DATES TO KNOW

#### MEDICARE ENROLLMENT

- October 15:** Enrollment starts
- December 7:** Enrollment ends
- January 1:** Coverage begins

Visit [medicare.gov](https://www.medicare.gov)

*\*For information about 2025 Part D changes, visit [www.allianceforpatientaccess.org/part-d](https://www.allianceforpatientaccess.org/part-d)*

#### AFFORDABLE CARE ACT EXCHANGE ENROLLMENT

- November 1:** Open enrollment begins
- December 15:** Last day to enroll or change plans for coverage to start January 1
- January 15:** Open enrollment ends

Visit [healthcare.gov](https://www.healthcare.gov)

*\*Dates may vary by state or enrollment date*