Your Guide to Open Enrollment



What Is it?

The time each year to enroll in a **new health insurance plan** or to **make changes to an existing plan**.

When Does it Start?
November 1st, 2025

When Does it End?
December 15th, 2025

Good To Know

Premium

The payment you make to your insurance provider on a monthly basis to maintain coverage.

Deductible

The amount you need to pay out-of- pocket for covered health care services before your insurance company will begin to cover your costs.

Coinsurance

A percentage that you owe for covered medical services after you pay your entire deductible. For example, if you've met your deductible and your coinsurance rate is 30%, then you'll need to pay $30 for a $100 service.

Copayment

A predetermined fixed amount you pay on the spot for eligible services, such as during a doctor's visit or while filling a prescription. Plans with higher premiums tend to have lower copayments, and vice versa. However, some plans may have no copayments. For example, an HSA-qualified plan could have no copayment structure, with the possible exception of emergency care.

Special Enrollment Period

An enrollment period when you're eligible to sign up for a health insurance plan outside of Open Enrollment due to qualifying life events (QLE).

Do I Qualify? If you need to change your policy or enroll in a new policy outside of Open Enrollment because of certain life-changing circumstances, then you may be eligible for a Special Enrollment Period. Some circumstances that typically qualify a person for an SEP include marrying, divorcing and moving. This period extends beyond the end date for Open Enrollment.

More Questions?

Our licensed agents are here to help you toll free at **877.267.3752** Monday through Friday, 7:00 AM to 5:00 PM CST. It's easy to enroll or learn more about your options at **www.realtorsinsuranceplace.com**. We are here to help you.

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