

HEALTH INSURANCE OPTIONS

Dear Patient,

Do you expect a change of health insurance this year?

If so, make sure you understand when you can make a change and how it may affect:



The medicines you take
and how much they cost



The doctors you can see



The cost of your
medical care

When can I make changes to my health insurance?

You can make changes during your plan's **open enrollment**. This is a set time of year when people can enroll in or change their health insurance plan. It can happen at any time of the year, depending on your plan, but it usually occurs in the fall.¹

Can I switch plans at other times?

Health insurance plans also allow changes of insurance outside of open enrollment in the event of life changes. These are sometimes called "**qualifying life events**" or "personal milestones."² They include events such as getting married, having a child or changing jobs.

If people experience one of these **qualifying life events**, they are allowed a **special enrollment period**.

QUESTIONS TO ASK when reviewing your health insurance options



Will I be able to stay on my current medicine(s)?

Find out if your medicine is on the health insurance plan's **formulary**. The plan may also have some restrictions. This may include requiring approval or requiring you to try another medicine first.



Can I keep my current doctors?

Find out if your doctors are **in-network**. If they are not, find out if the health insurance plan covers out-of-network doctors and what the costs will be.



How much will my medicine(s) cost?

Your medicine(s) will likely have a **co-pay** or **co-insurance**, depending on how it is covered. The cost might depend on whether your medicine is covered under the **medical benefit** or **pharmacy benefit**.



What do I do if I need more help?

You can find many resources by:

- Contacting the insurance company or visiting their website
- Reaching out to the human resources department at your employer
- Visiting government health care websites such as [Medicare.gov](https://www.Medicare.gov) or [HealthCare.gov](https://www.HealthCare.gov)
- Calling Genentech Access Solutions at (866) 422-2377 or visiting [Genentech-Access.com/patients](https://www.Genentech-Access.com/patients)

For a full glossary of terms, visit [HealthCare.gov/Glossary](https://www.HealthCare.gov/Glossary).

Sincerely,

Genentech Access Solutions

References:

1. US Centers for Medicare & Medicaid Services. HealthCare.gov website. Open enrollment period; HealthCare.gov glossary. <https://www.healthcare.gov/glossary/open-enrollment-period/>. Accessed July 26, 2019. 2. US Centers for Medicare & Medicaid Services. HealthCare.gov website. A quick guide to the health insurance marketplace. Dates and deadlines for 2019 health insurance. <https://www.healthcare.gov/quick-guide/dates-and-deadlines/>. Accessed July 26, 2019.