

# Open Enrollment Prep Checklist

## Michigan ACA Marketplace -- what to gather before November 1

Freelancers HR (FHR) | fhrresearch.org | Detroit, Michigan

Michigan Open Enrollment runs November 1 to January 15 each year. Plans selected by December 15 take effect January 1. Use this checklist to prepare before enrollment opens.

### INCOME INFORMATION

- Estimate your projected Modified Adjusted Gross Income (MAGI) for the coming year
- Calculate net self-employment income: gross revenue minus Schedule C deductions
- Subtract the SE tax deduction (half of SE tax) from your net SE income
- Note: your MAGI determines your subsidy eligibility and amount
- If income is uncertain, use a conservative estimate -- you can adjust mid-year

### CURRENT COVERAGE REVIEW

- Note your current plan name, insurer, and monthly premium
- Review your current deductible, copays, and out-of-pocket maximum
- List any prescriptions and confirm they are covered under current plan
- List your current doctors and confirm they are in-network
- Assess how much you actually used your insurance this year

### HEALTHCARE.GOV ACCOUNT

- Log in to healthcare.gov or create an account if you do not have one
- Confirm your personal information is current -- name, address, SSN
- Confirm household size and dependents to be covered
- Update income estimate for the coming year
- Review any subsidy you received this year vs actual income to avoid repayment

### PLAN COMPARISON CHECKLIST

- Compare Bronze, Silver, Gold options at your subsidy level
- If income is under 250% FPL, prioritize Silver plans for cost-sharing reductions
- Confirm your doctors are in-network for any plan you are considering

- Confirm your prescriptions are on the formulary for any plan you are considering
- Calculate total cost: premium + estimated out-of-pocket, not just premium
- Consider HSA-eligible high-deductible plans if you are generally healthy

---

#### HSA CONSIDERATIONS

- Confirm whether your current or prospective plan is HSA-eligible
- 2026 HSA contribution limit: \$4,300 individual / \$8,550 family
- Open or fund your HSA account before December 31 to maximize 2026 contributions
- Review HSA balance and investment options if you already have an account

---

#### DENTAL AND VISION

- ACA medical plans do not include adult dental or vision -- these are separate
- Shop standalone dental plans on [healthcare.gov](https://healthcare.gov) or directly from carriers
- Review dental needs for the coming year to estimate right coverage level
- Consider vision coverage if you wear glasses or contacts or are due for an exam

---

#### AFTER ENROLLMENT

- Confirm enrollment confirmation email received from [healthcare.gov](https://healthcare.gov)
- Confirm first premium payment date and amount
- Set up automatic premium payment to avoid coverage lapse
- Note your plan ID and insurer customer service number
- Add your deductible start date and out-of-pocket maximum to your financial tracker

Key Resources: [healthcare.gov](https://healthcare.gov) | [michigan.gov/mdhhs](https://michigan.gov/mdhhs) (Medicaid) | [fhrresearch.org/blog/health-insurance/](https://fhrresearch.org/blog/health-insurance/)

*Educational Content Only: This document is for informational purposes only and does not constitute financial, legal, tax, or insurance advice. Always consult a qualified licensed professional before making decisions specific to your situation. Content is pending independent review by the FHR Advisory Board.*