

Patients urged to make the most of open enrollment season

December 8 2014



(HealthDay)—Open enrollment season for health care plans provides an opportunity for reconsidering health plans and switching plans to save money, add services, or enroll in a better plan, according to a report published by Vitals.

For the report, more than 1,000 people were surveyed to identify different "[shoppers](#)" during open enrollment season and provide advice for each shopper.

Three types of shoppers were identified. Reluctant shoppers are aged 30 to 44 on average, and are free of dependents. More than one in four say they will switch their health plan. They report being surprised by [health care](#) costs, experiencing an increase in the past year; they may be able to use a high-deductible health care plan or one that covers catastrophic care. Premium shoppers, generally aged 45 to 60 years, are most likely

happy with their current health insurance and few will switch in the open enrollment period. Default shoppers can be all ages, but especially aged 60 and older; they are the least likely to know that tools and information are available on their health plan's website. They may be unaware that premiums, deductibles, and coverage could change this year even under the same plan.

"Choosing the right plan isn't just important for your health—it's crucial for your financial planning," the authors write.

More information: [More Information](#)

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