Heart disease is responsible for most deaths worldwide. So it’s important to select a health plan that covers the full range of treatment options that you need.

1. **Compare insurance plans**
   
   Even if your current plan is available for renewal, it’s important to do your homework and ensure you’re getting the same coverage.

2. **Keep your providers within reach**
   
   Plans can change their network of providers from year to year. Confirm that the clinicians you rely upon are still considered within network for your health plan.

3. **Research plan benefits**
   
   Heart patients should thoroughly research plan benefits to see if their treatment is covered, and what it will cost to access that treatment.

4. **Spot potential barriers to access**
   
   Beware of common insurance barriers, like step therapy, prior authorization, or copay accumulators, which can delay or block your access to medication.

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**A Guide for People Living with Cardiovascular Disease**

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**Dates to Know**

**Medicare Enrollment**
- October 15: Enrollment starts
- December 7: Enrollment ends
- January 1: Coverage begins
- Visit medicare.gov

**Affordable Care Act Exchange Enrollment**
- November 1: Enrollment starts
- January 1: Coverage begins
- January 15: Enrollment ends
- Visit healthcare.gov

*Dates may vary by state or enrollment date*