Your SMART CHOICE Health Insurance Checklist

- Make a list of questions you have before it’s time to choose your health plan.
- Review important words to know (including deductibles, out-of-pocket costs, copayments, coinsurance, etc.).
- Complete My Health Insurance Needs Worksheet.
- Explore Health Insurance options available to you and your family.
- Complete My Health Insurance Plan Comparison Worksheet.
- Gather financial information and complete My Monthly Spending Plan to determine your health insurance budget.
- Decide whether and how much you want to contribute to a health savings account or a Flexible Spending Account (FSA).
- Compare your health insurance options to determine which plan best meets your needs and budget.
- Make a SMART CHOICE Health Insurance decision.

The University of Maryland Extension programs are open to any person and will not discriminate against anyone because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry, national origin, marital status, genetic information, political affiliation, and gender identity or expression.