

What Do I Need to Enroll in Health Insurance?

By Beth Boone

Whether you are enrolling yourself in a Plan or working with an agent (to make the process faster and easier), this information is needed to determine the best plan. Once you've chosen a plan, you'll need this information again to sign up.

1. **Name:** When creating a quote, any web site or agent/broker will need your name to connect to your quote. The Health Insurance Marketplace will keep your information in case you need to come back later.
2. **Address:** In most health insurance, plan costs depend on where you live. The Health Insurance Marketplace and Medicare costs are based on your zip code and county.
3. **Phone:** Most web sites and all agents/brokers will request this information for future contact.
4. **Email:** Web sites often use your email address as a username for logging in. If you don't have an email, there are usually ways around this.
5. **Social Security Number or Medicare Number:** The Health Insurance Marketplace requires a Social Security Number for every person enrolling. Medicare requires a Medicare Number for quotes and enrollment.
6. **Income:** The Health Insurance Marketplace requests an estimate of the years' income to determine if a subsidy is available. Medicare has income-based Medicare Savings Programs that you may be eligible for.
7. **Physicians:** A list of physicians is highly recommended to ensure your preferred physicians are in-network for the plans you are considering. If your physicians are NOT in network, the plan may not cover the visits or charge a higher copay. For the Health Insurance Marketplace, a list of physicians for each person enrolling is needed.
8. **Medications:** Health Insurance plans usually have a formulary – a list of medications that will be covered by the plan. A complete list of medications for each person enrolling ensures all medications are included in the formulary. If one or more medications aren't in the formulary, there are ways to request special approval.

Health Insurance choices can be complex, but a licensed and certified agent can help you choose the plan with the lowest premiums and best benefits.

This article is for information only and should not be considered a recommendation. Talk with a licensed Health Insurance Professional about your specific circumstances. For more information you can go to [The Texas Department of Insurance](#).