

A Guide for People Living with a Skin Condition

Skin conditions can significantly impact your quality of life. It is crucial to choose a health plan that provides comprehensive coverage for the dermatological treatments and care you require.



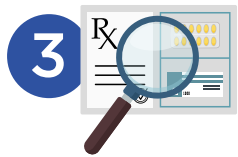
Compare insurance plans

Even if your current plan is up for renewal, verify that it still offers the benefits you need and consider exploring alternative plans for better coverage.



Check provider availability

Insurance plans can change their network of providers annually. Confirm that your dermatologists are still in network for your plan.



Review prescription drug benefits

Ensure that your dermatological medications are covered and understand your out-of-pocket costs.



Identify potential access barriers

Insurance barriers, such as step therapy, prior authorization or copay accumulators, can restrict access to dermatological treatments. Contact your health plan to determine if or how these policies apply to you.

DATES TO KNOW

November 1: Enrollment starts

December 15: Enrollment ends for January coverage

January 1: Coverage starts for those enrolled by December 15