Open enrollment begins this Friday, November 1, for Ohio’s Police and Fire Pension Fund’s (OP&F) pre-65 retirees. There have been a number of important changes made for 2020, including new plans to the Aon marketplace and the opportunity to buy qualified plans from the ACA marketplace or from a local broker.

To help retirees optimize their HRAs and health care choices, Aon and OP&F prepared a checklist to provide additional support as you are considering your options for 2020.

When Shopping for Plans - General

- Have the names of your doctors with you when reviewing the networks covered by each plan.
- Know which hospitals or facilities you want to have in your plan’s network, and take a fresh look at your health care needs for the year ahead.
- Confirm with your doctor’s office that they will accept the plan you want to enroll in or are enrolled in. Be as specific about the plan as possible. Provide your doctor’s office with the carrier, plan name and plan ID.
- Review 2020 premiums carefully as rates can change from one year to the next. If your 2019 premium changes for 2020, you can adjust your monthly premium reimbursement by logging into the member’s Aon account and clicking on the HRA tab. Click on “Manage My Ohio Police and Fire Pension Fund HRA” to get to YSA’s website to fill out new premium reimbursement form.
- If you did not enroll through Aon/eHealth in 2019, but had OP&F group coverage as of December 31, 2018, you will need to fill out the OP&F Health Care Stipend Eligibility form. Download the form here.

When Shopping for Plans Through eHealth

- CareSource plans on eHealth website are available via the link on the banner page. Please see below:

We found 7 health insurance plans for you.
When Shopping for Plans Through healthcare.gov

- The premium you see on healthcare.gov may already be reduced based on the premium tax credits available to you. This may mean that a premium you see on other sites, including eHealth, may not be the same as healthcare.gov.
- Remember you are not able to accept the premium tax credits and the OP&F stipend. You will need to choose one or the other.

When Shopping for Plans Through a Local Agent

- Ask the agent if the plan you are considering is “ACA-approved.” In order to use your OP&F stipend the plan must be a “Qualified Health Plan” meaning it is Affordable Care Act approved and covers 10 essential benefits, including:
  - Preventive and wellness visits, including chronic disease management
  - Maternity and newborn care
  - Mental and behavioral health treatment
  - Services and devices to help people with injuries, disabilities, or chronic conditions
  - Lab tests
  - Pediatric care
  - Prescription drugs
  - Outpatient care
  - Emergency Room services
  - Hospitalization

IMPORTANT REMINDERS

- Be sure you do not have Pop Up Blockers enabled on your internet browser. This may prevent you from linking over to eHealth from Aon’s site.
- The first month’s premium will be deducted from your bank account once an application for a new plan is submitted. This will be in addition to that month’s premium payment for your 2019 plan.
- If you enroll in a new Qualified Health Plan for 2020, DO NOT cancel your 2019 plan until the new plan is approved. Once the new plan is approved, you are responsible for contacting the former carrier and cancelling the old plan.

TIPS FOR SINGLE SIGN ON (SSO) TO eHEALTH FROM AON’S SITE

- Only members who are under age 65 will be able to sign on via the single sing on from Aon to eHealth
- Ensure your username and password are correct for logging on to Aon website
- Only one email address per account is allowed, so if the member and spouse/dependents have the same email address on file and one or the other attempts to log in, you will receive an error message. To correct this the spouse/dependent must have an email address entered, but our website doesn’t allow for the member to add the spouse’s email on the Aon site. The member must call Aon to have Aon add the spouse’s email
If the member does not have an email address on file they will need to enter one on their Aon website profile in order to continue the SSO log-in process. The member can update their email address once they are logged to Aon website.

If the member clicks on “Find Individual & Family Plans at eHealth” button and nothing happens on the page (it just spins and returns back to same page, no error shown at top of the page), the user should check if pop-up blocker is turned On or Off. This is for all electronic devices (computers, tablets, mobile phones, etc.). The member will need to ensure pop up blocker is turned Off for the device. Below are steps to check the pop up blocker and turn it off.

Step -1 Login as customer to .COM

Step -2 : Click on “Find Individual & Family Plan”

Step -3 : Click on “Find Individual and Family Plans at eHealth”, it will redirect to ehealth in another window.
If the eHealth page does not come up and the same .COM page shows, then check if pop up blocker is enabled in the browser.

Here are screenshots how to disable pop-ups blocker for navigating to ehealth –

**Apple devices –**
*Settings -> Safari -> Block Pop-ups*

**Internet Explorer –**
*Click on Tools -> Internet Options -> Privacy -> Turn on Pop-up Blocker*
Firefox –
Click on Options -> Privacy & Security -> Block pop-up windows
Google Chrome –
Settings -> Advanced -> Privacy and Security -> Site Settings -> Pop-ups and redirects

chrome://settings/content/popups