BeniSave Affordable Healthcare Guide and Planning Workbook

Prepare for 2027 open enrollment and manage care costs throughout the year. For uninsured households and those facing high deductibles or expensive coverage.

Use this guide to identify your household's care priorities, explore ways to pay for the services you need, compare complete costs, and decide what to investigate next. Most resources address specific needs and leave other costs uncovered.

Includes a linked provider directory and editable planning worksheets. October 2026 planning edition for 2027 coverage decisions. Provider research dates appear with each listing.

BeniSave provides educational research and comparison tools. It does not sell insurance, recommend a health plan or enroll anyone in coverage.

Prepare for 2027 Open Enrollment

Making healthcare decisions before enrollment deadlines

If you are uninsured, have coverage that is difficult to use, or are worried about 2027 healthcare costs, this guide helps you examine what your household can afford, research ways to access care, and understand what each option includes and leaves uncovered.

Compare the cost of keeping coverage and explore telehealth, Direct Primary Care and other memberships, community clinics, prescription savings and self-pay visits. Review health sharing and crowdfunding separately, including eligibility rules and the possibility of unpaid bills. Use the worksheets to build a written household plan.

How to use this guide before enrollment

1. Check your deadline. Confirm your employer or Marketplace enrollment dates, coverage start date and first-payment requirements.

2. Identify household needs and budget. List doctor visits, prescriptions, dental care, tests, mental health services and other expected care. Note whether keeping a doctor matters.

3. Review coverage and financial help. Check available Marketplace plans, possible financial help, and Medicaid or CHIP eligibility before deciding that insurance is unaffordable.

4. Explore care options. Use the linked sections to identify services or programs that could address your needs. Check what each includes and leaves uncovered.

5. Compare and verify costs. Use the worksheets for written quotes and expected annual costs. Consider premiums, memberships, per-use charges and remaining financial exposure together.

6. Plan for gaps and take action. Record who would pay for hospital, emergency, specialty and other unexpected care. Take plan-specific insurance questions to a licensed insurance professional, and write your next three actions.

Use the next page to jump to relevant sections. The guide can also help with care costs throughout the year; you do not need to read the directory from beginning to end.

BeniSave

Finding an affordable doctor visit

Read this section in the full guide

Lowering prescription costs

Read this section in the full guide

Household care priorities worksheet

Read this section in the full guide

Compare one service across three options

Use a separate copy for each service. Compare identical orders, doses, quantities and service bundles. Use a calculator to total the same set of charges for each option. Leave missing prices marked “unknown” rather than treating them as zero.

Service and exact details: _____

Quote item	Option A	Option B	Option C
Provider and location			
Advertised price			
Professional or reading fee			
Contrast tests or supplies			
Travel shipping or enrollment			
Complete written total			
What is excluded			
Quote date and reference			

Questions still open: _____

Next step: request missing fees or terms in writing before deciding. Save the quote and official link with your comparison.

Routine and community care directory

Read this section in the full guide

Dental, vision and hearing directory

Read this section in the full guide