

DECISION WORKBOOK

Before you *enroll* — a clear path.

Seven calm steps from “why are we shopping?” to a decision you can explain on one page. For individuals, families, and small businesses.

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Why are we shopping?

What happens if we wait 90 days? Is the driver price, doctors, a baby, a job change, or peace of mind? What monthly cost can we keep? What hard-year cost can we survive?

1

Gather facts before prices

People and birthdays · need-by date · medicines · doctors · budget · (business: who works there and where they live).

2

Eliminate bad fits first

Need maternity? Drop plans that leave it out. Must keep a doctor? Drop plans that leave them out. Keep only two or three finalists.

3

Two cost pictures per finalist

Quiet year and hard year. Show any help you get (workplace share or income help) as its own line.

4

Prove access

Look up each must-have doctor today. Check each long-term medicine today. Businesses: test a few real home towns.

5

Read the hard parts

Exclusions · waiting periods · out-of-network rules · missed payment consequences.

6

Write a one-page decision

We chose ___ because ___. Hard-year cost we can handle: ___. Risks we still accept: ___. Review date: ___.

7

First month after enroll

IDs work · names correct · payment set · re-check one doctor · store this workbook with your papers.

Scorecard (optional)

QUESTION	PLAN A	PLAN B	PLAN C
Meets must-haves?			
Hard-year cost OK?			
Quiet-year cost OK?			
Doctors & medicines checked?			
Simple enough to live with?			
Choose?			

Decision page

We chose _____ because _____.

Hard-year cost we can handle: \$ _____

Risks we still accept: _____

Review again on: _____ (renewal / birthday / hiring wave)

If you cannot finish the decision page, you are not ready to enroll — and that is fine. That is what a conversation with Dawn is for.

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