







# **How to Avoid Gaps in Coverage When Switching Insurers**

## **Checklist Items:**

-  **Review your current policy – Know your exact coverage end date.**
- **Compare policies carefully – Make sure the new policy covers what your current one does (or more).**
-  **Ask about waiting periods – Check if your new insurer has any waiting time**

**before coverage starts.**

-  **Schedule the start date wisely – Align the new policy's start date to match or slightly overlap the end of the old one.**
- **Get confirmation in writing – Ensure your new coverage is approved and documented before canceling the old plan.**
- **Keep records of everything – Save emails, letters, and screenshots from both providers.**
- **Inform your doctor or provider – Let your healthcare provider know about the insurance switch.**
-  **Follow up after the switch – Verify that claims are being processed correctly with your new insurer.**

**This checklist ensures you're not left unprotected while transitioning between insurers — something many people overlook until it's too late.**

**La<sup>Λ</sup>phills**