Find out if your new employer has a mandatory waiting period before health insurance coverage takes effect. If so, consider a short-term plan to cover the gap.

Conduct a line-by-line comparison of your current health plan with plans offered by your new employer to determine the right blend of deductibles, co-pays and coinsurance for your needs.

If you have children and your health insurance coverage is at risk of lapsing, look into government-sponsored programs, such as Children’s Health Insurance Plans (CHIP). These plans may provide coverage at low or no cost to you.

See if your current group life insurance plan has a conversion privilege. You may have 31 days from the day you leave your employer to submit an application.

If you have group disability coverage, find out if you can convert coverage into a portable individual disability plan that stays with you from job to job.

If your job change includes a move, check your homeowners policy to make sure your personal possessions are covered in-transit and for a minimum time at the new location. If not, consider an inland marine or floater policy.

Insurance rates and coverage vary greatly from state to state. Before a move across state lines, contact your state insurance department so you know what to expect.

Think you’re ready to be your own boss? As most standard homeowners insurance policies don’t cover home-based business losses, consider purchasing additional coverage, such as professional liability insurance and insurance for business property.

If your business plan includes health insurance for employees, find out if you qualify for an employer health care tax credit. The smaller the business, the greater the credit.

If you plan to use your personal car to make business deliveries or visit clients, look into business auto coverage. If you’re involved in an accident while conducting these tasks, most personal auto policies won’t cover the losses.