

TAKE ACTION NOW!



SAME-SEX COUPLES

TAKE ACTION NOW CHECKLIST FOR SAME SEX COUPLES

- The Affordable Care Act requires that insurers must offer the same individual or group health plans to legally married gay and lesbian couples, but the requirement does not extend to health benefits for domestic partners. Be sure to understand your employer's policy should you choose not to marry.
- Talk with your spouse or partner about their driving record before combining [auto insurance](#) policies. Couples may be able to reduce auto insurance premiums by combining policies unless your partner has a less than stellar driving record.
- If you and your significant other buy a home together, make sure both names are listed on the deed, mortgage and [homeowners policy](#).
- If you are unmarried and living in a home owned by one partner, consider having the homeowners policy endorsed to include coverage for the non-homeowner's belongings. This may be less expensive than purchasing a separate [renters policy](#).
- Discuss your outstanding liabilities on assets you and your partner individually own before combining assets. Overlooking debt may negatively impact your finances as you begin your life together.
- In the absence of a will, states that do not legally honor domestic partnerships may not recognize a non-married partner as a legal heir. Be sure to list your partner as beneficiary on all individual and company-sponsored [life insurance policies](#).
- Own a business with your spouse? Review your life insurance policies to determine if they can be modified to remove contingencies such as interlocking plans that protect against exorbitant estate taxes when one partner dies.
- Renting? Take time to update your policy to cover your partner's personal items. If you don't have renters insurance, now is a great time to educate yourself and consider purchasing.
- Create a home inventory to prepare yourself for unexpected disasters. The NAIC's MyHome Scr.APP.book app helps you catalog your belongings room by room using your mobile device. Available for [Android](#)[®] and [iPhone](#)[®].
- If you are recently married, revisit all existing insurance policies to see if you qualify for better rates. Many insurers consider married couples lower risk, which may result in lower premiums.



insureonline.org

LIFE IS UNPREDICTABLE. GET READY.