

WHAT YOU NEED TO KNOW ABOUT MEDICARE

The following are very important questions to consider as you evaluate your Medicare options.

1. Which providers/facilities will you want to use?

- How important is it to you to continue seeing them?
- Do they accept Medicare?
- What Medicare Advantage Plan networks do they participate in?

2. Are you comfortable with your care choices being directed:

- By going through a primary care physician?
- By obtaining referrals to see specialists?
- By having to get prior authorization for some services?

3. Do you travel outside your general home area?

- How often?
- How do you feel about having care access limited to emergency coverage and urgent care if you are outside your general home area?

4. What medications do you take?

- What Plan's formularies include your medications?
- How much are the co-payments for your medications?
- Can you take generic medications?

5. Do you qualify for payment assistance or have access to other coverage through any of the following:

- Medicare Savings Program?
- Part D Low Income Subsidy?
- Employer/Military/Other Insurance?
- Medigap Plan?

6. How important are limits on your annual maximum out-of-pocket costs?

7. What is the value for you of some coverage for other possible services?

8. How do you weigh the convenience of staying with a coverage option for most of your care versus continual annual checking to ensure providers/coverage requirements are not changing?

9. How do you feel about a Medicare Advantage plan potentially having the ability to challenge your doctor's determination that your care is reasonable and necessary?

10. Will you be more likely to seek care if it is:

- Easily accessible (Almost all providers/suppliers are available)?
- Convenient (Coverage available for care in most geographic areas)?
- Lower cost?