

Weighing The Options

Carefully evaluate all the factors important to the decision you need to make about your Medicare coverage because costs for available Medicare Plan options can be different. You may not be able to change your plan selection more than once each year and not all types of Medicare Plans may be available at your location.

Questions To Ask When Making Your Decision	
Your Health	Notes
<ul style="list-style-type: none"> • How healthy are you now? • Can you reasonably expect some health issues in the future? • What are they? • What Medicare Advantage or Medigap plan provides best for the above? 	
Service	Notes
<ul style="list-style-type: none"> • Do you want to be able to use the physicians, hospitals and other care providers of your choice? • Do you want to be able to see any specialist whenever you like or to seek treatment at a specialty medical center away from your home? • Do you travel frequently and need coverage for health care wherever you may be? • Do you want extra coverage for services such as vision care or a hearing aid, for example? • What Medicare Advantage or Medigap plan provides best for the above? 	
Plan Provider	Notes
<ul style="list-style-type: none"> • How easy is it to do business with this company? • What is the reputation of this company? • Does the company have expertise in serving the Medicare market effectively? • Does it have a track record of service quality? • How well does it pay claims? • Is it financially strong? • Does it offer value-added services? • What company and plan rate highest on these questions? 	
Cost	Notes
<ul style="list-style-type: none"> • How much are premiums? • Are they affordable for you? • Do they match the value of the plan you are considering? • Can those premiums be increased? • What coinsurance fees, co-payments, deductibles and other charges will you pay if you choose the plan? • Can those be increased? • Which Medicare or Medigap plan offers you the best combination of benefits and valued services at the best price? 	

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