

Key factors to consider when comparing Medicare* insurance options

Complete this grid to compare your insurance options and determine what annual out-of-pocket (OOP) expenses fit your budget. If needed, you can contact a Medicare representative for additional information.

❗ If you decide to change your insurance, be sure to tell your doctors and pharmacies.

	Traditional Medicare**	Medicare Advantage	Other Insurance Option
Name of health insurance			
Monthly premium (monthly amount you pay to maintain coverage)			
Annual deductible (annual amount you pay before your insurance starts to pay)			
Co-pay (fixed amount you pay) or co-insurance (% you pay) for doctor visits and procedures			
Co-pay (fixed amount you pay) or co-insurance (% you pay) for medicines			
Maximum out-of-pocket (the most you will pay in a year)			
Are my doctors and pharmacies in network? What are the restrictions and costs for out-of-network care?			
Do I need a referral to see a specialist?			
Are my medicines covered and paid for by this insurance (medicines I pick up at the pharmacy and medicines I receive at the doctor's office (such as injections) that are covered under Part B)?			
Is prior authorization required (where I need prior approval before my medicine will be covered)?			
Is step therapy required (where I have to try and fail a medicine before my prescribed medicine will be covered)?			
Does my insurance require me to utilize a specialty pharmacy for my Part B medications? If yes, seek additional guidance from your doctor's office.			
Can I change my insurance later if I don't like it?			

*Medicare is a program for people who are 65 years or older or have certain disabilities

**If you decide on Traditional Medicare, you may want to assess Medigap options

NOTES:

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

For additional support, call 1-800-Medicare or visit:



Medicare.gov



SHIPhelp.org



Benefits.gov



MedicareRights.org

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