



“What should I consider before choosing a plan?”



Here are key questions to ask before you decide on a Medicare health insurance plan.

As you get closer to Medicare eligibility, it's a good idea to take stock of your individual needs before you make important Medicare choices. While Original Medicare is designed to cover about 80% of your medical expenses, you may need additional coverage to cover the rest.

For some, a Medicare Advantage plan that provides all-in-one medical and prescription drug coverage is preferable, while others may choose a Prescription Drug Plan and Medicare Supplement policy to fill the gaps that Original Medicare doesn't cover.



Questions to consider include:

- What Medicare plans do your current doctors and specialists accept?
- Are they in the plan's network?
- Will you need referrals to see specialists?
- Is there a yearly cap on your out-of-pocket costs?
- If you travel, will a plan cover you when you're out of state?
- Does a plan's drug list include your prescription drugs?



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