

It's Time to Evaluate Your Medicare Advantage Plan

Use this helpful checklist to see what's most important to you—and whether your current Medicare Advantage Plan is working for you.

If you're enrolled in a Medicare Advantage plan or a Part D (prescription drug) plan, you'll receive an Annual Notice of Changes (ANOC) in September that details all the changes to your plan coverage and health care costs for the following year.

Below are some important considerations and questions to ask yourself as you review your ANOC. These thought-starters should help you determine whether or not it's time to look for a new Medicare Advantage plan during the upcoming Annual Election Period (AEP).

Cost

- Check if the item(s) apply to your situation
 - Premium went up last year
 - Prescriptions have changed
 - My health has changed
- Will your copays change for...
 - Your primary care physician visits?
 - Specialists visits?
 - Prescriptions?
 - Hospital stays?
- Does your current plan have important money-saving benefits, like:
 - Over-the-counter allowances for everyday items such as toothpaste and aspirin?
 - Transportation help to get to and from doctor appointments and pharmacies?
 - Household help with everyday tasks and chores, like laundry or meal prep?

[continued...](#)



Coverage

- Have you started using new services in the last 12 months, such as physical therapy or seeing a mental health professional?
 - Will these needed services still be covered at the same level?
- Does your plan include adequate coverage for important benefits, like:
 - Dental?
 - Vision?
 - Hearing?
- Does your plan give you the freedom to choose doctor(s) and specialist(s) without a referral?
- Does your current coverage travel with you, even out of state?

Prescriptions

- Has the deductible for your drug plan increased?
- Are there coverage changes to your prescriptions?
- Are your medications still included in the same tiers?
- Is your preferred pharmacy still included in your plan's network?
- Have you added new prescriptions in the last 12 months?
 - Are they still in the same tier?
 - Is the copay still the same?

Providers

- Are your preferred health care providers still in your plan's network, like:
 - Your preferred primary care doctor?
 - Your preferred hospital(s)?
 - Your preferred specialist(s)?
- Have providers been removed from your plan's network in the last 12 months?
- Are you willing to switch providers if they are no longer in your plan's network to get extra benefits or save money?

Bottom Line Assessment

- Does your current plan still fit your needs?

As you review these questions — and especially if you answered “no” to the last one—you may find it's time to start thinking about choosing a different Medicare Advantage plan that fits your needs and budget.

Get the coverage you need and deserve. See if you qualify in just a few minutes by taking our quiz @ 100insure.com/quiz