

## Select a Medicare Plan Checklist

Finding the right privately offered Medicare plan for your loved one isn't an exact science, but it's an important process.

To begin, work with your loved one to complete the following questionnaire. By the time you've finished, you should have a clearer sense of your loved one's best options.



### IDENTIFY YOUR LOVED ONE'S NEEDS

Before selecting a plan, start defining what he or she needs and wants.

HEALTH	
How healthy is your loved one now?	
What health issues can you reasonably expect to arise in the future?	
CHOICE	
How much choice do you want in selecting physicians, hospitals, and other providers?	
Do you want to be able to take your loved one to a specialist at any time, or to seek treatment at a special medical center away from home?	
COVERAGE	
If your loved one travels, does he or she need healthcare coverage in other locations?	
Does your loved one need extra coverage for hearing aids, vision, or other special needs?	

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### COMPARE PLANS

Now compare three different Medicare plans using information available from the insurance companies, as well as your own experience and research.

	OPTION 1	OPTION 2	OPTION 3
<b>COMPANY AND PLAN NAME:</b>			
<b>RECORD AND REPUTATION</b>			
What is the company's financial rating?			
Does the company have expertise in serving Medicare customers?			
What's your impression of the company's reputation and track record?			
On average, how fast does the company pay claims?			
<b>COST</b>			
How much are premiums?			
How much are deductibles?			
How much are copayments or coinsurance?			
Are there other substantial fees your loved one must pay?			
Can fees be increased?			
Can your loved one afford the plan?			
Does the plan work with Medicaid?			

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<b>CHOICE</b>			
Can your loved one see any provider he or she wants?			
Will your loved one be able to keep his or her existing doctor?			
What will happen if your loved one's doctors leave the plan?			
Can your loved one easily see a specialist, without prohibitive extra costs?			
<b>COVERAGE</b>			
Does the plan offer coverage when your loved one travels or is out of the service area?			
Are hearing aids covered?			
Is vision covered (glasses, exams, etc.)?			
Are physical exams covered?			
Is dental care covered?			
Are prescription drugs covered?			
If so, are all needed medications listed on the plan's formulary?			
Other special needs covered:			