

## MEDICARE ADVANTAGE PLANS: QUESTIONS TO ASK



The Medicare Rights Center, <http://medicarerights.org>, suggests you consider a few key points when enrolling in a Medicare Advantage plan:

### Key Points

- Choice of doctor
- Ease of access to specialists without unexpected bills
- Coverage away from home
- Prescription drug coverage
- Does the plan work with Medicaid if enrolling in a Medicare Advantage Plan

You are also encouraged to speak with your healthcare provider, their staff, friends, family or others to help you with your decision. Here are some other important questions the Medicare Rights Center suggest you receive answers to before enrolling:

### Get Answers to These Questions

- Can you use your current doctors?
- Are your doctors in the plan's network and are they taking new patients?
- Do your doctors recommend joining this plan?
- What will happen if your doctors leave the plan?
- Which specialists, hospitals, home health agencies and skilled nursing facilities are in the plan's network?
- If you have or develop a complex illness, what disease-related services are covered?

- What extra benefits does the plan offer? (Physical exams, dental services, vision care) and what rules do you have to follow to get them?
- Are your prescription drugs on the plan's formulary (list of covered drugs)?
- Are there limits or caps on prescription drug coverage?
- Do you have to pay a monthly premium? If so, how much is it?
- How much is your co-payment for a visit with your Primary Care Physician or a visit with a specialist?
- How much will you pay for brand-name drugs? How much for generic drugs?
- How much will you pay for a hospital stay?
- How much will you pay if you use a non-network doctor or hospital?
- Are there higher co-pays for certain types of care, such as hospital stays or cancer treatment?
- What service area does the plan cover?
- What kind of coverage do you have if you travel outside of the service area?
- What type of disenrollment from the plan and how many members leave?
- How do members rate the health care they get from the Plan?

The questions are really good questions to consider. If you decide to enroll in a Medicare Advantage Plan, the questions can be used to compare one plan against another plan. Remember the Medicare Advantage Plans are run by private insurance companies.

The Medicare Rights Center has been helping people with Medicare since 1989 and is the largest independent, non-profit source of Medicare information and assistance. You can contact them at 1-800-333-4114.