

# How to Choose a Medicare Advantage Plan

## Exclude plans that do not fit your needs.

- Review physician networks and eliminate all plans that do not include your preferred physicians and their network
- Do any specialty plans apply (Chronic Conditions, Giveback, Dual Plans)?
  - ✓ Do you qualify? Verify eligibility with the plan
  - ✓ Review the other (non-specialty) coverage in plan
  - ✓ What features would make this specialty plan advantageous for you?



## Scan for premium cost, copays and star ratings.

- What services are you likely to need?
- Consider the Maximum Out of Pocket limits if you are a frequent user of higher cost services, for example chemo or dialysis.

## For the plans considered, verify your prescriptions are covered, using Medicare's Plan Finder.

## Review the additional plan benefits, for example hearing aids, fitness benefits.

Are you likely to use these benefits and will they be effective in reducing your costs? (Note: the dental coverage in most plans is quite limited)

## Contact your physician's office to confirm that they are in the plan network.

For example, not all John Muir physicians participate in plans which indicate John Muir doctors. PPO plans can be even more of a challenge as they contract with individual providers, not doctor groups. Provider directories can be hard to use and are not always accurate. If the office does not know, call the plan and ask.



## Decide and Enroll.

Use your Plan Finder Medicare account which is the fastest and most reliable. Just use the 'Enroll' button for the plan and it will take less than 5 minutes.

**Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)**

**Contact Us: (925) 655-1393, (800) 510-2020 or (800) 434-0222**

**.Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us) Visit: [www.cchicap.org](http://www.cchicap.org)**



Navigating Medicare

