Key factors to consider when comparing Medicare* insurance options

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Complete this grid to compare your insurance options and determine what annual out-of-pocket (OOP) expenses fit your budget. If needed, you can contact a Medicare representative for additional information.

If you decide to change your insurance, be sure to tell your doctors and pharmacies.

	Traditional Medicare**	Medicare Advantage	Other Insurance Option
Name of health insurance			
Monthly premium *(monthly amount you pay to maintain coverage)*			
Annual deductible *(annual amount you pay before your insurance starts to pay)*			
Co-pay *(fixed amount you pay)* or **co-insurance** *(% you pay)* for **doctor visits and procedures**			
Co-pay *(fixed amount you pay)* or **co-insurance** *(% you pay)* for **medicines**			
Maximum out-of-pocket *(the most you will pay in a year)*			
Are my doctors and pharmacies in network? What are the restrictions and costs for out-of-network care?			
Do I need a referral to see a specialist?			
Are my medicines covered and paid for by this insurance *(medicines I pick up at the pharmacy and medicines I receive at the doctor's office (such as injections) that are covered under Part B)***?**			
Is prior authorization required *(where I need prior approval before my medicine will be covered)***?**			
Is step therapy required *(where I have to try and fail a medicine before my prescribed medicine will be covered)***?**			
Does my insurance require me to utilize a specialty pharmacy for my Part B medications? If yes, seek additional guidance from your doctor's office.			
Can I change my insurance later if I don't like it?			

*Medicare is a program for people who are 65 years or older or have certain disabilities

**If you decide on Traditional Medicare, you may want to assess Medigap options

NOTES:

For additional support, call **1-800-Medicare** or visit:

Medicare.gov	SHIPhelp.org	Benefits.gov	MedicareRights.org

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