



Medicare Benefits
Solutions A non-government website

Unhappy with your Medicare Advantage plan? Don't switch until you've checked this list.

There are many reasons why you might be thinking about changing to a new Medicare Advantage plan. Whatever the reason, here are seven things you need to consider – brought together in our handy checklist. It could help you get more of the things you want, without losing any of the good things you have already.





Your Essential Medicare Advantage Checklist



1. Look at your reasons for switching



What do you want from a new plan? Is it a lower monthly premium? Do you want dental, vision or hearing coverage? Are you unhappy with your current insurer, or with the network of healthcare providers it makes available? These are things you need to be clear on before you take any steps towards enrolling in a new plan.



2. List what's good about your current plan



There's a good chance your existing plan has some features that you'd like to keep. Work out what these are, so that you can make sure any new plan offers you the same or similar benefits. That might be affordable doctor copays, availability of the prescription drugs you need, or access to a preferred medical professional or clinic.



3. **Do a side-by-side comparison of plans**

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When you look at your current plan's offering alongside that of a recommended plan, make sure as many of the things you want are available. You can use our Plan Finder to make this process quick, simple and effective. It gives you a clear, at-a-glance view, making it easier for you to decide what's right for you.



4. **Think about how you use your plan**

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This is important if you use your plan a lot. Finding a new plan that reduces your monthly premiums to \$0 is all well and good. But if your maximum out-of-pocket costs go up significantly as a result, you may end up paying a lot more in the long run – especially if you have ongoing health issues, or need to make frequent doctor visits.



5. **Make sure you understand any restrictions**

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Not all types of Medicare Advantage plans operate in the same way. So it's important to understand how any new

- plan might work – for example, the difference between
- HMOs and PPOs. Because while HMOs may have lower
- premiums, they tend to restrict you to only those doctors
- and specialists within your plan provider’s network.
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6. Don't miss your chance to switch!

- Mark these dates in your calendar:

- **Oct 15 to Dec 7**
Annual Election Period
You can switch your Medicare Advantage plan or your Prescription Drug Plan. You can also leave Original Medicare and enroll in Medicare Advantage, or leave Medicare Advantage and return to Original Medicare.
- **Jan 1 to Mar 31**
Medicare Advantage Open Enrollment Period
If you already have a Medicare Advantage plan (with or without prescription drug coverage), you can make one change to a different plan between these dates.
- **No Fixed Dates**
Special Enrollment Period
If you experience certain life events, you may qualify to switch plans in what's known as a Special Enrollment Period. This could happen because (but is not limited to) one of the reasons below.

Reasons for Special Enrollment Period

You may qualify for a Special Enrollment Period if:

- You move out of your current plan's service area
- You move into or out of a long-term care facility
- You lose other creditable coverage through an employer or union
- You qualify for Medicaid
- Medicare ends your plan's contract
- You are diagnosed with a chronic illness and qualify for a Medicare Advantage Special Needs Plan



7. Call on the experts here to help you

Always remember you're not on your own – and you certainly don't need to know everything. We have friendly, knowledgeable licensed sales agents ready to guide you step by step through the whole process. They may help you get the benefits and features you want, without losing the cost and coverage you want to keep.

Ready to take the next step?

You can use our [plan finder tool](#) to compare plans where you live. The easy to use tool provides plan recommendations that you can compare against your current plan. Seeing the options side-by-side makes it easier for you to find a plan that gives you more of the things you want.

If you'd rather speak to someone about your plan options, we have over 200 licensed sales agents who can help you find a plan that's right for you.

Call us today on: 833-319-0430 or TTY 711



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