

Things to Consider When Choosing a Medicare Plan

When you compare Medicare health or drug plans at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare), think about what's most important to you. Depending on your situation, certain things might be especially important, like costs, being able to use your current doctor or provider, or making sure the plan offers a certain benefit, like vision or dental. You'll be able to see detailed information about a wide range of plans available in your area.

Costs

Consider all of your out-of-pocket costs, not just the monthly premium amounts. Make sure to compare estimates of your total costs in a year. Some plans with higher monthly premiums might offer lower copayments or lower maximum costs.

If you don't get health services often or take any prescription drugs: Look at the monthly premiums of each plan to see how much you'd pay even if you don't get any health services or drugs. You can sort the plans available to you to find and compare plans by "Lowest monthly premium."

If you take drugs regularly: Log into (or create) your secure Medicare account to save a list of your drugs and pharmacies. This will give you a better estimate of your yearly costs when comparing plans. You can also sort plans by "Lowest drug + premium" cost.

- If you join a plan during Open Enrollment (October 15 – December 7 each year), this yearly cost includes 12 months of premiums, plus the estimated cost to fill the drugs you added at the pharmacies you chose.
- If you join a plan outside of Open Enrollment, this yearly cost includes premiums for the number of months left in the year, plus the estimated cost to fill the drugs you added at the pharmacies you chose.

If you get health services often: Look at the maximum you pay to get an estimate of what your total cost for health services could be for the year. Once you meet this amount, the plan will pay your health costs for the rest of the year (except for the monthly plan premium and standard Part B premium). If you also take drugs regularly, add the maximum and yearly costs together to get an estimate of your possible total cost for the year.

Drugs & Pharmacies

If you take drugs regularly and need drug coverage: It's important to add them to your drug list so you can see if the plan covers them. You can also review the "Plan Details" to see how much it would cost to fill each of the drugs you added at each pharmacy you added to your list.

If you don't take drugs regularly, but want to have drug coverage for peace of mind: Look for plans that include drug coverage. They'll have "✓ Includes drug coverage" on the bottom right of the plan card. You can also use the "Drug coverage options" filter to only show plans with or without drug coverage.

Only choose pharmacies you would be willing and able to go to. You can choose up to 5 at a time, and see how much it would cost you to fill your drugs at each one. Comparing costs by pharmacy can help you choose the lowest cost plan.

Plan Type

There are different types of Medicare plans (like HMOs and PPOs), and they all work differently. Use the filter option to learn more about the different plan types, and only show the ones that fit your needs.

Provider networks

Many plans have networks of health care providers including doctors, other health care providers, hospitals, and facilities. Usually, if you get services from providers in a plan's network, it costs less than getting those services from providers that aren't in the plan's network.

If keeping your current providers is important to you: Make sure they're in the plan's network before you join. If the plan doesn't have a network, you can see any provider that accepts Medicare.

Special Needs Plans

If you have both Medicare and Medicaid, a specific disease or condition (like diabetes), or if you live in an institution (like a nursing home): You can add Special Needs Plans to your plan results. These plans tailor their benefits, provider network, and drug formularies to best meet the needs of the group they serve.

Benefits

Plans can offer extra benefits that Original Medicare doesn't cover, like vision, hearing, dental, and fitness programs (like gym memberships or discounts). Plans can also choose to cover even more benefits, like transportation to doctor visits, over-the-counter drugs, and services that promote your health and wellness.

If you get these kinds of health services often: Make sure the plan you join covers them. Select "Plan details" to see a full list of benefits each plan offers. You can filter plans to show only the ones that include benefits you need.

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