

# Questions to ask a Medicare plan representative

Health plan name: \_\_\_\_\_

*For medical plans*

## Coverage

How much will I have to pay?

- Each month (premium)
- Before my plan helps me pay for my care or medicines (deductible)
- When I go to the doctor, have tests, stay in the hospital or get other care (copays and coinsurance)

Does the plan include prescription drug coverage (Part D)?

Yes  No

Does the plan offer additional benefits such as dental, vision, or hearing coverage?

*Dental*  Yes  No

*Vision*  Yes  No

*Hearing*  Yes  No

Will I be covered if I need care when I'm traveling away from home?

Yes  No

## Service

What is the plan's quality rating?  
*(Medicare rates each plan on a 5-star scale, with 5 being "excellent")*

Who can help me if I have questions about my coverage or my bill, and how can I reach them?

## Doctors

Can I keep my current doctors?

Yes  No

If I need to see a new doctor, do I have to pick him or her from a specific list (network)?

Yes  No

If I need to see a doctor that specializes in certain care, can I make an appointment myself?

Yes  No

## Perks and discounts

Does this plan have a fitness program or discounts on my gym membership?

Yes  No

What other perks and discounts will I get if I'm a member?

*For prescription drug plans*

**Coverage**

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**Medicine**

Are my regular medicines covered?

Yes     No

How do I know if any new medicines will be covered?

Can I get my medicines at my regular pharmacy? What about in the mail?

*Pharmacy*     Yes     No

*Mail*             Yes     No

**Additional notes**

*Agent name:*

*Contact info:*

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*If you have more questions about Medicare or need a more detailed explanation of plans and policies available in your area, you can call: 1-800-MEDICARE. (1-800-633-4227), TTY 1-877-486-2048, 24 hours a day, 7 days a week. Or visit: Medicare.gov.*