

HINTS ON CHOOSING A MEDICARE ADVANTAGE (MA) PLAN

Medicare Advantage (MA) plans. There are 33 Medicare Advantage plans with drug coverage sold in Allen County. Additionally, there are 9 MA plans without drug coverage and 12 Special Needs plans. Each county has their own set of plan choices.

Due to the large number of choices, the task of picking the right one can seem overwhelming. Some individuals choose a plan based on a recommendation from a neighbor or family member – not always the best option.

Consider these items when looking at plans:

PLAN TYPE All MA plans use a network of providers. If you use an out-of-network provider for health care, expect the following:

- PPO plans – you will pay out-of-network co-pays which are usually larger.
- HMO plans – you probably won't have coverage and will likely pay the entire cost yourself.

NETWORK Be sure your health care providers accept the plan you are considering by calling your providers. Do not rely on published provider directories since they are not always current. Don't forget to include your dentist.

RATINGS many plans have a 4 star rating or higher.

PREMIUMS some plans have low or no premiums.

HEALTH DEDUCTIBLE a few plans include this in their pricing structure. You pay the deductible amount before your plan's coverage begins.

COPAY MAXIMUM a lower number is better. If your co-pays exceed this amount, the insurance company will pay all costs.

DRUG COST use the plan finder feature in Medicare.gov for estimated drug costs (premiums, co-pays and deductible). Instructions for using the plan finder are in this website under Drugs.

DENTAL check if comprehensive dental (root canal, fillings, extractions, etc.) is included. Also check the amount of coverage.

TRAVEL MA plans are required to provide coverage in the event of emergency while you're traveling. Some MA plans allow you to obtain non-emergency medical care while away from home. If you travel frequently, contact the plan's customer service number to see if you will have coverage at your destination for non-emergency needs.