



It's crucial to ask your sales rep specific questions to ensure you fully understand the plan's details and how it will meet your needs.

Coverage and Network

1. Which insurance companies do you represent and how are you paid?
2. Which doctors, hospitals, and pharmacies are in-network?
3. Do I need referrals to see specialists?
4. Is my current primary care physician in the network?
5. What if I need care while outside the plan's service area?

Costs

6. What is the monthly premium for this plan?
7. What are the out-of-pocket costs for doctor visits, hospital stays, and prescriptions?
8. What is the annual out-of-pocket maximum?
9. How do costs compare to Original Medicare plus a Medigap policy and Part D plan?

Prescription Drugs

10. Are my current medications covered under this plan?
11. What are the copays or coinsurance for my specific medications?
12. Are there any restrictions on drug coverage, such as prior authorization or step therapy?

Additional Benefits

13. What extras does this plan offer that Original Medicare doesn't?
14. Are there any wellness programs or gym memberships included?
15. Does the plan cover dental, vision, or hearing services? If so, what are the limits?

Plan Details

16. How does the plan handle pre-existing conditions?
17. What is the plan's Star Rating from Medicare?
18. How often can I change my plan if I'm not satisfied?

Customer Service and Claims

19. How does the claims process work?
20. What kind of customer support is available if I have questions or issues?

Plan Changes

21. How often does the plan typically change its benefits or costs?
22. How will I be notified of changes to the plan?

Remember to take notes during your conversation with the salesperson and request written materials about the plan for further review. Compare multiple plans before making a decision.