

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 like costs, being able to use your current doctor or provider, or making sure the plan offers a certain benefit, like vision or dental might be more or less important to you.

Costs

Consider all of your out-of-pocket costs, not just the monthly premium amounts. If costs are important to you, make sure to compare an estimate of your total costs in a year. Some plans with higher monthly premiums might offer lower copayments or maximum costs.

If you don't get health services often or take 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 use the sort option to find plans by "Lowest monthly premium" quickly.

If you take drugs regularly: Add them to your drug list to get a better estimate of your yearly costs. You can also sort plans by "Lowest drug + premium" cost to find plans that have the lowest yearly cost for your drugs and plan premiums.

If you enroll during Open Enrollment (October 15 – December 7 each year), this cost includes 12 months of premiums, plus the estimated cost to fill the drugs you added at the pharmacies you chose.

If you enroll outside of Open Enrollment, this 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 year cost for health services could be. 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 go to "Plan Details" to see how much it would cost to fill each of the drugs you added at the pharmacies you chose.

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.

Choosing pharmacies allows you to see your estimated drug costs, helping you pick the lowest cost plan. 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.

Plan Type

There are different types of Medicare plans, and they all work differently. Use the filter option to learn more about the different plan types, and only show the plan types 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 enroll. 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 additional benefits that aren't usually covered by Medicare, like vision, hearing, dental, and fitness programs (like gym memberships or discounts). Plans can also choose to cover even more benefits. For example, some plans may offer coverage for services 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 enroll in covers them. Select "Plan details" to see a full list of benefits offered by each plan. You can filter plans to show only plans that include benefits you need.

Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to compare Medicare health plans and find the plan that best fits your needs and budget.

