

Ready to Choose a Medicare Plan?

When you shop for health or drug plans at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare), you'll get detailed information about plans in your area. As you compare plans, here are some things to consider:

Costs

Think about all of your out-of-pocket costs, not just the monthly premium amounts. You should 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 list of available 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 out-of-pocket 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), each plan's yearly cost includes 12 months of premiums, plus the estimated cost to fill the prescriptions on your saved drug list at the pharmacies you chose.
- **If you join a plan outside of Open Enrollment**, each plan's yearly cost includes a premium amount for the number of months left in the year, plus the estimated cost to fill the prescriptions on your saved drug list at the pharmacies you chose.

If you get health services often: Look at the plan's yearly limit on your out-of-pocket costs for all medical services. Once you've paid 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 prescription drugs regularly, add the yearly drug cost and maximum amount together to get an estimate of your total out-of-pocket costs for the year.

Drugs & Pharmacies

If you take prescription drugs regularly and need drug coverage: It's important to add your prescriptions to your drug list so you can see if a plan covers them. You can also review the "Plan Details" to see how much it would cost to fill your drugs at each pharmacy on your list. If you take insulin, you should consider getting help to compare plans. Visit [Medicare.gov/coverage/insulin](https://www.medicare.gov/coverage/insulin) to learn more.

If you don't take prescription drugs regularly, but still want to have drug coverage: 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.

As you manage your drug list, don't forget to explore your pharmacy options. You can save up to 5 pharmacies at a time, which can help you find out how much it costs to fill your drugs at each one. Comparing costs by pharmacy can help you choose the lowest cost plan.

Plan Type

There are several 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 (like doctors, hospitals, and facilities). Getting services from providers in a plan's network usually 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 may be eligible for a Special Needs Plan (SNP). You can find these plans by selecting "Special Needs Plans" in the "Filter by" tab. SNPs tailor their benefits, provider network, and drug formularies to best meet the needs of the group they serve.

Benefits

Some plans may offer extra benefits that Original Medicare doesn't cover, like vision, hearing, and dental services. Plans can also choose to cover even more benefits, like:

- Transportation to doctor visits
- Over-the-counter drugs
- Other 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. Filter plans to only show the ones that include benefits you need.

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