

# Allsup Medicare Annual Enrollment Checklist

**Is it time to change coverage?** Many people may be missing healthcare savings by not regularly evaluating their Medicare options. As a result, they should evaluate their Medicare coverage annually to make sure it still meets their needs.

If you answer "yes" to any of the following questions, this is a good indication that your plan no longer meets your needs and you should evaluate other available Medicare plan options during annual enrollment season, which is from Nov. 15 to Dec. 31.

- Has your health situation changed in the past year? For example, are your healthcare needs or medications changing?
- Has your provider situation changed? For example, has the hospital that you want to use or the doctors you want to see left your plan?
- Has the coverage provided by your plan changed? For example, are certain drugs, procedures or conditions no longer covered?
- Have your plan's costs increased? For example, have the premiums, co-pays or deductibles increased?
- Have you moved to a new location or are you now splitting your time between multiple locations? Plans may only provide coverage in certain areas.
- Have you received a notice that your current plan will no longer be available? You may be moved to a similar plan, however, the coverage may not be identical to your previous plan. Also, if you do not take certain steps, you may be left without any healthcare coverage for the coming year.

Understanding why you may want to change coverage is the first step. The next step is to evaluate your options among traditional Medicare (Parts A and B), prescription drug coverage (Part D), Medicare Advantage plans (Part C), as well as supplement plans (Medigap). Combined coverage options may add up to more than 50 plans for the average individual. Finding understandable, detailed and accurate information is not easy, especially in one location. Coverage options change each year and plan materials may not be updated.

The *Allsup Medicare Advisor*<sup>®</sup> plan selection service simplifies the Medicare plan selection process to help you easily and confidently choose the coverage that's right for you. The *Allsup Medicare Advisor* offers three levels of service:

- *Allsup Medicare Advisor* Complete offers research and analysis of all your coverage options including traditional Medicare, Medicare Advantage plans and Medicare Part D, with or without Medigap
- *Allsup Medicare Advisor* Medigap and Part D reviews options for Medigap plans in combination with traditional Medicare and Medicare Part D
- *Allsup Medicare Advisor* Part D offers a closer look at Medicare Part D plans

For an evaluation of your Medicare options, please call an *Allsup Medicare Advisor* specialist at (888) 271-1173 or go to <http://medicare.allsup.com>.

