

HINTS ON CHOOSING A MEDICARE ADVANTAGE PLAN

There are 36 Medicare Advantage plans with drug coverage sold in Allen County. Additionally, there are 9 MA plans without drug coverage and 11 Dual-eligible Special Needs plans. Each county has their own set of plan choices.

NETWORK - Be sure your health care providers accept the plan you are considering by calling your providers or using on-line directories. If you use a provider not in your plan's network:

HMO – You will probably pay the full cost.

PPO – You will have coverage although your co-pay will be 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).

DENTAL - check if comprehensive dental (root canal, fillings, extractions, etc.) is included. Also check coverage limits.

TRAVEL- 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.