

Medicare Path Checklist

Turning 65 or reviewing at Open Enrollment? Compare Original Medicare + Medigap + Part D with Medicare Advantage.

NAME / PERSON THIS SHEET IS FOR

DATE I TURN 65 / MEDICARE STARTS

PART B START DATE

1 Why I am using this

- ☐ I am turning 65 or new to Medicare ☐ Yearly Open Enrollment (October 15 to December 7)
- ☐ I am leaving work or retiree coverage after 65 ☐ I am thinking about switching paths

New to Medicare: your first chance to sign up is a 7-month window: the 3 months before your 65th birthday month, that month, and the 3 months after.³
Already have Medicare: you can change plans each year from October 15 to December 7, and Medicare Advantage members get one more switch from January 1 to March 31.³ **Working past 65:** ask your employer how your coverage works with Medicare before you turn down Part B.

2 What I have now

- ☐ Original Medicare only (Parts A and B) ☐ Original Medicare + Part D drug plan
- ☐ Original Medicare + Medigap (supplement) ☐ Original Medicare + Medigap + Part D
- ☐ Medicare Advantage (Part C), with drug coverage ☐ Employer, retiree, VA, or Medicaid / Medi-Cal coverage
- ☐ Not on Medicare yet

3 The two paths, side by side

	Path 1: Original Medicare + Medigap + Part D	Path 2: Medicare Advantage (Part C)
Doctors and hospitals	Any doctor or hospital in the U.S. that takes Medicare	Usually the plan's network (HMO or PPO)
Referrals to see a specialist	Not needed	Often needed, especially in HMOs
Prior approval for care	Rarely needed	Often needed for scans, surgery, and some drugs
Yearly limit on your costs	None in Original Medicare. Medigap fills most of the gaps	Yes, a yearly out-of-pocket maximum for covered care
Prescription drugs	Add a separate Part D drug plan	Usually included in the plan
Dental, vision, hearing	Not covered. Buy separately if needed	Often some extras included
Travel and part-year living	Works anywhere in the U.S.	Mostly your service area; emergencies covered
Monthly cost	Part B + Medigap + Part D premiums	Part B + plan premium (some plans are \$0)

Medigap only works with Original Medicare. You cannot use a Medigap policy with a Medicare Advantage plan.¹ Either way, you keep paying your Part B premium.

What the 80/20 means without Medigap: after you meet the yearly Part B deductible, Original Medicare usually pays **80%** of the Medicare-approved amount for doctor visits, outpatient care, tests, and treatments like chemotherapy. **You pay the other 20%, with no yearly limit.** Example: \$50,000 of approved outpatient cancer treatment in a year means about **\$10,000** out of your pocket. Hospital stays have their own deductible and daily costs too.¹ A Medigap policy, or a Medicare Advantage plan's yearly maximum, is what limits that risk.

TRU-TIP • Know your Medigap window before you decide

Your best chance to buy Medigap is the 6 months that start when you are 65 or older and enrolled in Part B. During that time, companies must sell you a policy no matter your health. After it ends, in most states they can turn you down or charge more because of your health. If you join Medicare Advantage when you first get Medicare and leave within 12 months, you have a right to buy Medigap. Some states, like California, give extra rights.²

4 Which path fits me?

Check every statement that is true for you. More checks on one side point toward that path. This is a starting point, not a decision.

POINTS TOWARD PATH 1: ORIGINAL + MEDIGAP + PART D

- ☐ I want to see any doctor or hospital that takes Medicare
- ☐ I travel or live part of the year in another state
- ☐ I have cancer, heart, kidney, or other serious care with specialists
- ☐ I want predictable costs and can pay a higher monthly premium
- ☐ I want to avoid referrals and most prior approvals

POINTS TOWARD PATH 2: MEDICARE ADVANTAGE

- ☐ I want a low or \$0 plan premium
- ☐ My doctors, hospital, and pharmacy are all in the plan's network
- ☐ I want dental, vision, or hearing extras in one plan
- ☐ I am OK with referrals and prior approvals
- ☐ I want one card and one company for medical and drugs

Questions, numbers, and my choice

5 Ask before you choose or switch

- ☐ Am I in my 6-month Medigap open enrollment window? If not, will a Medigap company accept me?²
- ☐ Are all my doctors, my hospital, and any cancer, infusion, or dialysis center in the Medicare Advantage network?
- ☐ Which services and drugs need prior approval in the Medicare Advantage plan?
- ☐ What is the Medicare Advantage plan's yearly out-of-pocket maximum, in network and out of network?
- ☐ Is every one of my medicines on the drug list of the Part D plan or Medicare Advantage plan I am looking at?
- ☐ Which Medigap plan letter am I comparing? Plans with the same letter have the same benefits from any company.¹
- ☐ Do I have other coverage (retiree, union, VA, Medicaid) that this choice could affect? I asked before changing anything.
- ☐ Did I sign up for Part B and drug coverage on time, so I avoid lifelong late penalties?³

6 My numbers for a year

Path 1: Original + Medigap + Part D	Path 2: Medicare Advantage
Plan names I am comparing	
Part B premium same on both paths	
Medigap premium / Part D premium	
Medicare Advantage plan premium	
Deductibles medical and drugs	
Yearly out-of-pocket maximum	
Expected drug costs for the year	
Estimated total for the year premiums × 12 + expected costs	

TRU-TIP · Price the bad year, not just the good one

In a healthy year, a \$0 premium plan can cost less. In a year with cancer treatment, surgery, or a hospital stay, the yearly maximum and the prior approval rules matter far more. Work out both, and ask your free SHIP counselor (in California, HICAP) to check your numbers.⁴

7 My choice

I chose: ☐ Path 1: Original Medicare + Medigap + Part D ☐ Path 2: Medicare Advantage ☐ Still deciding

☐ I chose the path that fits my doctors, medicines, and health needs, not just the lowest premium.

PLAN NAMES, WHY I CHOSE THEM, AND THE DATE I ENROLLED

Want to go further? *Knowing the System* and the Healthcare Planning Workbook by Chuck Kinney walk you through the full Medicare Advantage vs. Medigap decision, plus plan comparisons and appeals. Free tools: chuckkinney.com/free

Be Proactive. Not Reactive.