



Avisery Alert: Original Medicare vs. Medicare Advantage Considerations Checklist for New to Medicare Individuals

Avisery by AgeOptions is pleased to announce the release of the "Avisery Original Medicare vs. Medicare Advantage: New to Medicare Coverage Options Considerations Checklist."

Avisery is aware that many professionals who work with older adults and people with disabilities may be asked for advice about whether a person should enroll in a Medicare Advantage plan when an individual becomes eligible for Medicare. This resource accompanies the previous considerations checklist made for those considering their coverage options during the Medicare Open Enrollment Period that Avisery released last fall.

This new resource contains a checklist of questions that a professional can encourage the Medicare-eligible individual to consider and an accompanying guide that provides information that professionals can use when discussing these considerations with individuals.

The Considerations Checklist was designed for professionals who **have not** received formal training as Senior Health Insurance Program (SHIP) counselors. It may also serve as a useful desk aid for more experience counselors.

Below is the link to the "Avisery Original Medicare vs. Medicare Advantage: New to Medicare Coverage Options Considerations Checklist" The document combines both the checklist and guide in one place.



Original Medicare vs. Medicare Advantage: Consideration Checklist

This checklist can be used to help guide the conversation with a Medicare beneficiary on their Medicare options during Medicare's Annual Open Enrollment Period. This checklist of questions covers what a Medicare beneficiary in Original Medicare should consider before enrolling in a Medicare Advantage plan. For reasoning behind the questions and information to give the client, please review the "Original Medicare vs. Medicare Advantage: Considerations to Review with Clients Guide".

- Q1: Does the beneficiary have any other insurance besides Medicare?**
 - o Depending on the beneficiary's current insurance, enrolling in a Medicare Advantage plan may lead to them losing their current coverage.
- Q2: Does the beneficiary have a Medigap plan (Medicare Supplemental Plan)?**
 - o Depending on the person's situation and age it may be difficult to re-enroll in a Medigap plan.
- Q3: Does the beneficiary prefer to have higher costs upfront monthly, or to have the bulk of the cost based on how often and the types of services they use?**
 - o Original Medicare and Medicare Advantage will have different costs to the beneficiary in regard to premiums, copays, and coinsurance. Reference the guide to review with the beneficiary how their costs may look like
- Q4: Is the beneficiary interested in having a Maximum Out of Pocket (MOOP) cost?**
 - o Do they want to know the maximum amount that they will have to pay for Part A and Part B services?
- Q5: Does the beneficiary want to continue seeing their current medical provider, or are they willing to change providers if necessary?**
 - o Medicare Advantage plans have different rules when it comes to the providers a person can see.
- Q6: Does the beneficiary see any specialists?**
 - o To see a specialist, a beneficiary may need a referral before the Medicare Advantage plan covers the visit.
- Q7: Does the beneficiary travel?**
 - o Medicare Advantage plans only work within their service area. Original Medicare can be used anywhere in the U.S.
- Q8: What medical services does the beneficiary frequently access?**
 - o Review how Medicare Advantage plans cover Medicare services and prescription drugs.
- Q9: Is the beneficiary interested in additional benefits?**
 - o Medicare Advantage plans offer coverage for services that Original Medicare does not.
- Q10: What can the beneficiary do if they do not like the Medicare Advantage plan they enrolled in?**
 - o There are different enrollment periods when a person can make changes in their Medicare Advantage enrollment.

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[Avisery Original Medicare vs. Medicare Advantage: New to Medicare Coverage Options Considerations Checklist](#)

Be on the lookout for the 2024 version of the Open Enrollment Period guide this fall.

As always, if you have any questions, please email avisery@ageoptions.org

Avisery by AgeOptions provides tools and support to professionals serving older adults and people with disabilities, enabling them to help their clients access healthcare coverage that allows them to thrive as they age. To sign up for our Avisery email list and receive information on upcoming trainings, webinars and more, please click [here](#).

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