

Medicare

Plan comparison form

If you're shopping for a Medicare plan, use this form to compare insurance plans.

I. Plan costs

		Plan 1:	Plan 2:
Monthly premium amount (Most people pay their Medicare Part B premium)		\$_____ per Month	\$_____ per Month
How much is the annual deductible?	Hospital visits:	\$_____ per year	\$_____ per year
	Medical care:	\$_____ per year	\$_____ per year
	Prescriptions:	\$_____ per year	\$_____ per year
	Total:	\$_____	\$_____
How much is your copay or coinsurance?	Office visits:	\$_____ per visit	\$_____ per visit
	Hospital visits:	\$_____ per stay	\$_____ per stay
	Prescriptions:	\$_____ per Rx fill/per year/per PlanFinder	\$_____ per Rx fill/per year/per PlanFinder
	Total yearly estimated costs:	\$_____	\$_____
Prescription drugs	Are prescriptions covered?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does the plan cover my prescription? (Find out by checking online or by calling the company)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	My total yearly estimated costs:	\$_____	\$_____
	What is the yearly limit on my out-of-pocket costs? (Does it include the deductible?)	\$_____	\$_____

1. Plan costs (continued)

Prescription drugs (continued)	*Is the plan's drug coverage as good as Medicare Part D (also called "creditable coverage")? Check one.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A - Plan is Part D or Medicare Advantage and includes Part D	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A - Plan is Part D or Medicare Advantage and includes Part D
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2. Things to consider

Do I have to take a health questionnaire to get the plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do ALL my providers (doctors, hospitals, specialists, pharmacies, etc.) take this plan? (Look on the company's website and/or call to verify)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do I need referrals for specialists?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does this plan accept provider billing or do I have to pay upfront and get the plan to reimburse me?	<input type="checkbox"/> Accept <input type="checkbox"/> Pay up front	<input type="checkbox"/> Accept <input type="checkbox"/> Pay up front
If I have a pre-existing condition, how long will I have to wait for coverage?		

3. Coverage

<p>This plan covers these services (Covered services) that are important to me:</p> <p>Examples: Dental, vision, alternative medicine, etc.</p>		
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3. Coverage (continued)

<p>This plan does NOT cover these services (Excluded services) that are important to me:</p>		
<p>Are there limits on the number of visits for types of care?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

4. Other considerations

<p>If I travel, does this plan cover care outside my local area?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Does this plan coordinate benefits with other health plans?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Is this insurance plan authorized to do business in Washington state? To find out, go to: www.insurance.wa.gov/consumertoolkit/search.aspx or call the Insurance Consumer Hotline at 1-800-562-6900.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Does the company have a high number of consumer complaints? To find out, go to https://fortress.wa.gov/oic/complaints/ or call the Insurance Consumer Hotline at 1-800-562-6900.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

* To compare two or more Medicare Advantage plans or two or more Medicare Part D plans, or to get information about comparing a Part D plan with your current health care plan, go to: www.medicare.gov

5. Your notes

Questions?
Call our Insurance Consumer Hotline at
1-800-562-6900
www.insurance.wa.gov

Statewide Health Insurance Benefits Advisors (SHIBA) is a free, unbiased service of the:



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