



Medicare Coverage Review Kit

Medicare doesn't have to be confusing. The Medicare Coverage Review Kit makes it easy to get a complete look at your Medicare coverage needs with this easy step-by-step guide.



Dear Reader,

We hope you find this resource helpful on your search for more information about your health and wealth options.

As a reminder, we offer education and no-cost, no-obligation to enroll plan reviews as a service to you. Please do not hesitate to contact us for a more in-depth review of this resource or to answer any additional questions you may have.

We are located at 1210 Virginia Street East in Charleston, West Virginia. Our hours of operation are Monday - Friday, from 9am to 4pm or otherwise, by appointment.

You can contact us at 681-340-1377 or TTY: 711.

We look forward to meeting you!

Thank you,

A large, stylized cursive signature of the words 'Just Us' in a dark blue or black ink.

The Team at Just Us Retirement Solutions

Medicare Planning Checklist



Initial Enrollment

- Sign up for at least Original Medicare by age 65 — even if you're going to move to a Medicare Advantage or Medicare Supplement plan later on. (NOTE: you will need to enroll in both Part A and Part B in order to sign up for Medicare Supplement, Medicare Advantage or Prescription Drug coverage.)

Basic Needs Assessment

- Make a list of all the types of doctors, specialists, dentists and health care providers you want to see, along with their names, address and facility name to easily refer to when reviewing plans.
- Make a list of all the prescriptions drugs you're taking now or anticipate taking soon, along with their dosage, frequency, and cost per month. This will help you determine if you should also consider a Prescription Drug Plan.
- Check your bank statement and calculate how much you currently spend on health care each month.
- Determine the maximum amount you can afford to pay in premiums and expenses each month.



Anticipated Lifestyle Concerns Assessment

Look at these life situation changes and note if any of these situations happened in the last 12 months or you anticipate will be happening within the next 12 months:

TRAVEL, RELOCATION & US ELIGIBILITY

How often you will be traveling out of your coverage area each year? Will you be traveling internationally?

Are you planning on moving in the next 12 months?

Have you recently moved outside of your current plan's service area and are looking for a new plan option?

Have you recently returned to the US after living permanently outside of the US? If yes, what date did you return?

Have you recently obtained lawful presence status in the US? If yes, what date did you receive your new status?

MEDICAID

Are you eligible for both Medicare and Medicaid?

Have you recently had a change in your Medicaid (i.e. recent Medicaid enrollment, had a change in level of Medicaid assistance, or lost Medicaid)?

Are you no longer eligible for Medicaid? If yes, when did your eligibility end?



PRESCRIPTION DRUG COVERAGE

Have you recently involuntarily lost creditable prescription drug coverage (as good as Medicare's)? If yes, what date did you lose coverage?

Do you belong to a pharmacy assistance program provided by your state?

Have you recently had a change in your Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help)?

Is your state helping to pay for Medicare premiums or do you get Extra Help paying for your Medicare prescription drug coverage?

LONG-TERM CARE

Are you moving into, live in, or recently moved out of a Long-Term Care Facility? If yes, what date do you plan on moving?

Have you recently left a Program of All-Inclusive Care for the Elderly (PACE)? If yes, what date did you leave?

EXTERNAL CONCERNS

Do you live in an area that recently experienced a natural disaster? If yes, what date was the disaster?

Have you recently been released from incarceration? If yes, what date were you released?



OTHER COVERAGE CONCERNS

Do you receive Railroad Retirement Benefits?

Are you a veteran or receiving VA Benefits?

Are you going to start collecting from a retirement plan or Social Security within the next 12 months?

Are you losing or leaving coverage you had from an employer or union? If yes, what date does your coverage end?

Is your current plan ending its contract with Medicare or is Medicare ending its contract with your plan? If yes, when?

Were you enrolled in a Special Needs Plan but have lost the Special Needs qualification requirement to be in that plan? If yes, what date did your coverage end?





COVERAGE OPTIONS REVIEW

As you review your coverage options, ask yourself the following questions about each plan:

Can you continue to use your preferred doctors, pharmacy and hospital?

Are the benefits you need included in this plan?

How much will you pay in premiums each month?

What are the plan's required copays and deductibles?

Does the plan limit what you pay out of pocket each year?

Are your prescription drugs covered, and if so, how much will those prescriptions cost?

Does this plan have a network and how strict is it about out-of-network services?

Is this plan well rated? Learn more about how Medicare Star Ratings work here.

Are you switching to a 5-Star Rated Plan in your area? Do you qualify for the 5-Star Special Enrollment Period?

Are you eligible for this plan?



ENROLLMENT CHECKLIST

Knowing when you can enroll and working with a Medicare agent can help you determine the right plan and when to get it.

- Determine when the next enrollment period is for the type of plan you want.
- Review the Annual Notice of Change for your current plan and the plan you wish to enroll in to make sure coverage changes in the upcoming year won't negatively affect your decision.
- Contact a licensed sales agent at Just Us Retirement Solutions and discuss your options.
- When enrollment opens, make your final plan selection and begin the enrollment process.
- Enjoy your new Medicare coverage!



Important Life Events

Medical Diagnoses	Date	Notes

Medical Procedures or Type of Surgery	Date	Notes



Need additional assistance completing this resource?

We're happy to help!

Give us a call at 681-340-1377, TTY: 711

We do not offer every plan available in your area. Currently, we represent 8 organizations which offer 75 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) to get information on all of your options. This is a proprietary website and is not associated, endorsed or authorized by the Social Security Administration, the Department of Health and Human Services or the Center for Medicare and Medicaid Services. This site contains decision-support content and information about Medicare, services related to Medicare and services for people with Medicare. If you would like to find more information about the Medicare program please visit the Official U.S. Government Site for People with Medicare located at <http://www.medicare.gov>.