

# 7 Tips For Choosing A Medicare Health Plan



## 1 Decide how much coverage you want

It's important to know that Original Medicare only offers a combination of hospital and medical insurance (Parts A and B) and doesn't cover everything. To get help paying for prescriptions, you'll also need to add a prescription drug plan (Part D).

Part C Medicare Advantage plans, like Kaiser Permanente, combine Parts A, B, and Part D (prescription drug coverage). These plans offer access to a network of providers that welcome Medicare. They may also include extra benefits like fitness, dental, vision, hearing, and travel benefits that aren't offered by Original Medicare.

**Part A**  
Hospital Insurance

**+ Part B**  
Medical Insurance

**+ Part D<sup>1</sup>**  
Prescription  
Drug Coverage

**+ Extra Benefits<sup>2</sup>**  
Like Dental or Fitness

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**= Part C**  
Medicare Advantage Plan

## 2 Review and compare plan costs

Look carefully at the costs of each plan, including premiums, deductibles, copays, and coinsurance. Then look a little further. How much will you pay for X-rays, outpatient surgery, and inpatient hospital care? Unlike Original Medicare, is there a yearly limit on out-of-pocket costs? And, most importantly, consider what makes sense for your health and finances.

## 3 See if extra benefits are included

Check to see if the plan provides fitness, dental, vision, and hearing benefits. You may also find health & wellness programs, transportation, and travel benefits. You won't find extra benefits like these with Original Medicare, but they're often included as part of Medicare Advantage plans like those offered from Kaiser Permanente.

[See next page](#) ▶

#### 4 Find out if your doctors are in the plan's network

With Original Medicare, you can only see doctors who accept Medicare. If your current doctor doesn't, you'll likely need to find a new one. With most Medicare Advantage plans, you'll use doctors, hospitals, and facilities in their network for coverage—and there's usually less paperwork. If you're considering a Medicare Advantage plan, check the provider directory to see if your doctor is in the plan's network, or consider whether you're willing to switch doctors.

#### 5 Check out prescription drug coverage and costs

Each health plan that offers prescription drug coverage includes a drug formulary—their list of covered medications. Are the prescriptions you're currently taking listed on the formulary? How much will you pay for brand-name and generic drugs? And, are network pharmacies located near you?

#### 6 Consider what's covered when you travel

With Original Medicare, you can travel the U.S. and get care from any doctor or hospital that accepts Medicare. Some Medicare Advantage plans may not cover outside of their service area—with the exception of emergency and urgent care. Outside of the U.S., Original Medicare covers services in limited instances. Medicare Advantage plans, like the plans offered from Kaiser Permanente, provide broader coverage, such as emergency and urgent care worldwide.

#### 7 Check the plan's Star quality rating

The Centers for Medicare & Medicaid Services evaluates the quality of Medicare Advantage plans every year, and their ratings give you an easy way to compare plans. A 5-Star rating indicates the highest-rated plan.<sup>3</sup> You'll find the most up-to-date ratings on Medicare.gov or by calling 1-800-633-4227 (TTY 1-877-486-2048), 24 hours a day, 7 days a week.



### Find out what you need to know about Medicare now

Call **1-877-425-4708** (TTY 711), seven days a week, 8 a.m. to 8 p.m., to speak with a Kaiser Permanente Medicare specialist who can personally guide you every step of the way. Or, visit **[kp.org/wa/medicare](https://kp.org/wa/medicare)** to learn more.

<sup>1</sup>Not all Medicare Advantage Plans include Part D prescription drug coverage. <sup>2</sup>Added benefits for Medicare Advantage vary by plan. <sup>3</sup>Every year, Medicare evaluates plans based on a 5-star rating system. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Kaiser Foundation Health Plan of Washington, 1300 SW 27th St., Renton, WA 98057.