

Your Medicare Broker Checklist

Questions to ask before you choose a plan

Why Ask These Questions?

Not all Medicare plans are the same — even within the same type of coverage. Two plans can look similar on paper but have very different provider networks, drug coverage, and costs.

Asking the right questions before you enroll can help you avoid surprise bills later and make sure your plan actually covers the doctors, hospitals, and medications you rely on.

As you prepare for the Annual Enrollment Period beginning October 15, consider meeting with a trusted Medicare broker to review your coverage options. Bring this checklist with you to help ensure you choose the plan that's right for your healthcare needs.

Checklist: Questions to Ask

- ☐ **Does this plan accept my current doctors and hospital?**
Staying in-network keeps your out-of-pocket costs the lowest.
- ☐ **Are my prescriptions covered, and what will they cost?**
Drug costs and covered medications vary widely between plans.
- ☐ **What is the monthly premium, and are there other costs to expect?**
A low premium can still mean higher costs when you need care.
- ☐ **Do I need a referral to see specialists?**
This affects how quickly you can get to the care you need.
- ☐ **Does this plan require prior authorization for tests or procedures?**
Approval delays can affect the timing of your care.
- ☐ **What is my yearly limit on out-of-pocket costs?**
This protects you if you have a serious illness or injury.
- ☐ **Does this plan include dental, vision, or hearing coverage?**
These are common needs Original Medicare doesn't cover.
- ☐ **Am I covered if I need care while traveling?**
Network plans may limit coverage outside your home area.

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