

Name _____ Phone _____ Date _____ Scope

Zip _____ Email _____

Part A Part B PartD SS# _____

Medicare Number _____ Effective Date for Part A / B _____ Birthdate _____

Address _____

Current Plan

- MEDADV (C) DSNP CSNP PDP (D) MEDSUPP
- DENTAL VISION CANCER OTHER HEALTH

HMO or PPO _____ or other _____

Current Provider

Carrier _____
 Plan Name _____
 Plan Number _____
 Cost \$ _____

Suggested Plan

Carrier _____
 Plan Name _____
 Plan Number _____
 Cost \$ _____

Notes:

1. "Do you have regular Doctor or Doctors you would like to keep?" (list on following page)

2. "Do you take more than 3 medications? Are any of these generic?"

This is the most important question you can ask a client. It's your duty as their insurance expert to educate them on Medicare. They need to understand what Part A, Part B and Part D covers and how other plans function. Ultimately, clients need to make a Medicare decision based on knowledge and confidence.

3. "What prescriptions do you take?" (list on following page)

Each Medicare Advantage plan that includes drug coverage has a set formulary of generic and brand names that the plan agrees to cover. You may need to research prescriptions to see if either generic versions or a similar drug is covered in the plan formulary. If not, clients will have to pay out-of-pocket for any prescriptions not covered.

4. "How often do you go to the doctor or see a specialist throughout the year?"

Most Medicare Advantage plans require a small copayment for visits after the Part B deductible is met. The difference between a \$20 and \$40 copay can make a big difference if your client goes to a primary care physician and a specialist 10 times a month.

5. "Do you have a particular doctor, hospital or pharmacy that you want to use?"

If you are enrolling a client in a Medicare Advantage Plan, the carrier has developed a network of providers which results in cost savings for beneficiaries. Policyholders could end up paying more for their medical care and prescriptions if you don't double check if their preferences are in network.

6. "Do you have End Stage Renal Disease or any other chronic conditions?" (Diabetes, End-Stage Renal Chronic Heart Failure, Chronic Lung Disease; Asthma, Chronic Bronchitis, Emphysema, Pulmonary Fibrosis, Pulmonary Hypertension, Cardiovascular Disease; Cardiac Arrhythmias, Coronary Artery Disease, Peripheral Vascular Disease, Chronic Venous, Thromboembolic Disorder.

If a client has ESRD they cannot enroll in most Medicare Advantage plans. However, some private Medicare Advantage carriers may have a special needs plan that will cover chronic conditions like ESRD.

7. "Do you live in an assisted living, long-term care or skilled nursing facility?"

Medicare has limits on the number of days it covers for care in a nursing home facility. You will need to research which Medicare Advantage plan can provide the greatest relief to your client and keep costs as low as possible.

8. "Do you live part-time in another state?"

MA advantage plans usually have a local/regional provider network designed with special cost controlling practices. All visits to providers who are out-of-network may not be covered and will clients will pay higher rates. It is essential you check each plan's benefits to see travel and residency rate changes. No matter what Medicare Advantage plan you have, if clients require emergency or urgent care the plan MUST cover it.

9. "What do you like about your current Medicare plan?"

Get insight into what your client is looking for in a Medicare Advantage plan and perks. If client loves gym membership perks then you can look into plans that reward health lifestyles with gym memberships. It lets clients know you are trying to find plans that fit their needs and future expectations.

10. "What don't you like about your current Medicare plan?"

See if there is an area of a Medicare plan that you can improve on. Perhaps their current plan doesn't cover a preferred specialist or service your client would visit. Again, it helps you get as much background information about how your client uses their current benefits and plan services.

11. "Do you currently receive health coverage through a former employer or organization?"

Some retiree plans work in tandem with Medicare to cover clients' health needs, and some lapse when Medicare eligibility arises. Clients need to speak with the benefits coordinator to see how a Medicare Advantage plan would affect their retiree coverage and if there will be any gaps.

12. "What Extras are important to you?" (Dental, Vision, Hearing, OTC allowance, Silver Sneakers, 360 plan)
