

How to Get the Most Out of Your Medicare Appointment

Learn what to expect before, during, and after your Medicare appointment.

- ✓ Things you should know
- ✓ Steps you should take
- ✓ Questions you should ask

A FREE MEDICARE
RESOURCE FROM



Whether you've just become eligible and you're new to Medicare, or you've been on Medicare for a while and want to make sure you have the coverage you need, sorting through all of the plan and coverage information can be overwhelming.

Luckily, at Core Insurance Advisors, we are here to give you relief and help you get the right coverage to meet your needs.

Finding the right coverage is not based simply on your existing health needs, but instead requires a holistic, proactive approach. Factors that should influence your Medicare choice include health history and family history, budget, assistance needs, and goals for this phase of life.

Meeting with a Medicare advisor ensures that these factors and more are taken into consideration when finding you the right plan.

To get the most out of your Medicare Appointment, we've outlined how you can prepare for each phase of the process.



PREPARING FOR YOUR APPOINTMENT

It's important to work with an advisor you can trust. Independent, licensed, AHIP-certified advisors, like the individuals on our team, have the knowledge and expertise to know which plan or combination of plans will work best for your needs.

A Medicare advisor is required to get your permission to meet in person and must document the plan options you wish to discuss. Before you meet, your advisor will send you a Scope of Appointment document indicating what options you would like to discuss and you will need to sign-off to give it your stamp of approval. These days, there are a variety of ways you can receive and sign your Scope of Appointment, including mail, email, telephonically, and even electronically.

During your appointment, your Medicare advisor can discuss any of the following options with you if you have indicated you would like to do so on your Scope of Appointment:

- Medicare Parts A & B
- Medicare Advantage (Part C)
- Stand-alone drug plan (Part D)
- Dental/Vision/Hearing plans
- Medicare supplement plans



Once you've scheduled your appointment there are a few things you need to prepare.

Documentation to have ready

- ✔ List of your doctors, hospitals, and other care providers
 - Consider how important it is to you that you can continue seeing them with your Medicare coverage
 - Consider if you need any flexibility to see any doctor, including in other states
- ✔ List of your prescriptions, including:
 - Dosage
 - Frequency
 - Preferred pharmacy

Before your appointment, especially if it is being held virtually or over the phone, your Medicare advisor may send you some plan materials to aid in your discussion. You will only receive these materials for plan options you indicated that you would like to discuss. If you are meeting in-person with your advisor, they will have plan materials available at the appointment.

DURING YOUR APPOINTMENT

When it's finally time to meet with your Medicare advisor – whether that be over the phone, online, or in-person – there are a few things you can expect.

At no time during your appointment should you feel pressured to make a plan decision.

Your advisor is there to learn about your needs and provide you with easy to understand information regarding your options.

No two Medicare appointments are exactly the same, because no two people have the same exact needs. Nevertheless, generally, you can expect the following things to happen during your appointment:

- Your Advisor will ask questions to learn more about your needs.
- You all will discuss plan options you are interested in.
- You may verify that any providers and/or prescriptions are covered under various plans.
- If you're ready to make your plan decision, your advisor will help walk you through enrollment – but only if you're ready.



Questions Your Medicare Advisor Might Ask:

- ✔ Do you have any pre-existing conditions or are you receiving any ongoing care?
- ✔ Outside of medical coverage, do you need vision, hearing, or dental, coverage?
- ✔ Do you have a set budget for your Medicare coverage?
- ✔ Would you prefer paying a higher premium with lower out of pocket costs or lower premium with higher out of pocket costs?
- ✔ If your provider is not in network, are you willing to change doctors to have the plan of your choice?
- ✔ What, if any, prescriptions are you taking in order to verify coverage on the plan?
- ✔ Do you split your time between residences?
- ✔ What are your goals for this phase of life?
- ✔ Are you still working?
- ✔ Do you plan to travel?
- ✔ Do you contribute to a Health Savings Account?



Questions You Might Want to Ask:

- ✓ When am I eligible for coverage?
- ✓ What are some additional benefits I can get besides medical, prescriptions, dental, vision and hearing?
- ✓ What happens if I need to see a specialist?
- ✓ What if I need to make a change to my plan in the future?
- ✓ What if I have trouble paying for my out-of-pocket expenses?
- ✓ What do I do if I have problems with my plan or questions?

Your advisor will have answers to these questions and more, so don't hesitate to share your questions or concerns. When it comes to choosing your Medicare coverage, it's important to feel confident and fully informed in your decision.

Sometimes, to find you the right plan your advisor may need to do further research, compare more options, or reach out to a carrier with questions. In this instance, you may not be ready to enroll in your initial meeting and your advisor will schedule another conversation to follow-up on these items. And that's okay! **The goal is to find you the right coverage and your advisor is here to help you through the entire process.**

FOLLOW-UP AFTER YOUR APPOINTMENT

After your initial appointment, your Medicare advisor will make sure you have everything you need to get the right coverage.

If you didn't enroll during your appointment, then your advisor will follow-up with you to get any further information they need to complete a thorough plan comparison and provide you with plan recommendations.

When you're ready to enroll, your Medicare advisor will help walk you through the enrollment process to ensure your application is accurately completed. Once you're enrolled, the plan carrier will contact you to make sure that you want to join the plan selected and that you understand the plan's benefits and coverage.

At Core Insurance Advisors, support from your advisor doesn't stop there, though! At Core Insurance Advisors, we believe in building relationships and we want to help you get the most out of your plan now and in the future.



Once you're enrolled in your plan, your advisor will follow-up with you to ensure you received your welcome packet and plan ID card. They will also help you schedule a New Member Orientation to ensure you're familiar with everything Medicare and all that your plan has to offer.

How your advisor will support you long-term:

- **Yearly Plan Review** – to make sure your coverage is still the best plan for your needs and budget
- **Annual Notice of Change Meetings** – to review and discuss changes to your plan issued by the carrier
- **Support Through Life Changes** – guidance through moves, retirement, health changes, and other life transitions for which you might be eligible to enroll in a different Medicare plan
- **Continued Peace of Mind** – if you need help navigating an issue with your plan, want to make sure your utilizing all of your plan benefits, or simply have questions about your Medicare coverage, you've got a trusted advisor here to help

When you trust your Medicare needs to one of our team members here at Core Insurance Advisors, you're getting an advisor who is for you through enrollment and beyond. We're dedicated to building long-lasting relationships and offering ongoing support for your Medicare needs.

CONCLUSION

Meeting with a Medicare advisor is the first step toward finding the Medicare plan that is right for you.

The more you prepare, the more you'll get out of your appointment. But ultimately, your advisor is here to simplify the Medicare process for you and they want to remove as many barriers as possible for you to find the right plan.

The most proactive step you can take is to schedule an appointment with a Medicare advisor sooner rather than later.



There are a variety of enrollment periods that you may be eligible for, including an initial enrollment period when you turn 65 and an annual election period each fall, but each enrollment period has set beginning and end dates that affect your ability to join a plan.

If you haven't scheduled an appointment with a trusted Medicare advisor yet, you can do so now by clicking the link below and sharing your contact information to get started.

<https://coreinsuranceadvisors.com/talk-to-an-agent/>



About Core Insurance Advisors

The Core Insurance Advisors team has over 50 years of knowledge and expertise in serving Medicare members' needs. Linda Staffen founded Core Insurance Advisors with a dedication to helping members gain peace-of-mind and confidence in their Medicare coverage. The mission of Core Insurance Advisors is to provide long-term support and education to members across Tennessee.

There are many ways to enroll for Medicare, but having access to education and someone you can trust is invaluable. When you choose Core Insurance Advisors you can rest easy knowing you will have a personalized experience and long-term relationship.

