

Medicare Enrollment Season is Coming: 5 Medicare Coverage Shopping Tips for 2019

The insurance advisors at eHealth's Medicare.com have prepared five important tips to help Medicare beneficiaries make the most of their open enrollment opportunities for 2019 coverage.

- 1. Get out there and look at your 2019 coverage options.** You may be happy with your current Medicare coverage, but you should still compare your options for 2019. The details of plans change each year, so the policy that was the least expensive or best match for you in 2018 may not be right for 2019. Changes to premiums, deductibles and co-pays can be costly. A recent analysis of more than 17,000 people using Medicare.com to compare Medicare plans found that fewer than 10 percent were enrolled in the lowest cost plan for their personal prescription drug regimen. Those who switched to their optimal drug plan stood to save an average of \$611 per year. Among people with Medicare Advantage Prescription Drug (MAPD) plans, the potential average annual savings was \$865. For people with part D prescription drug coverage it was \$545.
- 2. Look out for changes to your drug coverage.** Check to make sure that the medications you need are still going to be covered by your plan in 2019, and pay close attention to any special rules you need to follow to get the most coverage for your medications. Read any mail you may receive from your insurance company outlining changes in your Medicare Advantage Prescription Drug (MAPD) or Part D prescription drug plan coverage. From year to year, insurance companies often tweak their drug formulary, or list of drug types and prices. That can mean higher out-of-pocket expenses throughout the year. Use online tools like eHealth's prescription drug coverage comparison tool to see if you have a better option for 2019.
- 3. Make sure your preferred doctors are still covered.** Here's another thing that can make a big difference when it comes to your Medicare coverage: the health care providers (doctors and hospitals) that are a part of your Medicare plan's network often change each year. When considering new options for 2019, make sure your preferred providers are covered under any new plan that interests you. The amount you'll pay out of pocket to get care from a doctor or hospital that does not participate with your plan will be higher than you'll pay if you stay with a network provider, and some health insurers won't cover out-of-network providers at all, except in an emergency.
- 4. Look for Medicare plans offering new and improved benefits.** Medicare Advantage plans cover your Original Medicare Parts A and B benefits, but they often include additional perks like dental care, vision or hearing care, and fitness benefits. A lot of Medicare Advantage plans are expanding their extra offerings this time around. According to eHealth's analysis, more 2019 Medicare Advantage (and D-SNP) plans will offer coverage for things like transportation to the doctor's office (37 percent of plans versus 28 percent in 2018) and meals at home when you return from a hospital stay (50

percent of plans versus 31 percent in 2018). Many are also offering more comprehensive dental coverage. Look for benefits like these if they appeal to you. Sometimes the little differences can make all the difference when it comes to your satisfaction with your coverage.

- 5. Work with a professional to get a grip on your choices.** To make sure you're viewing a wide range of plans available on the market, work with an expert in Medicare products that represents more than just one insurance company. It doesn't cost anything extra. Some people want their coverage bundled together and focused on a specific geographical area. Others don't mind having two or more separate policies if it gives them more flexibility to choose doctors and travel. A licensed agent can help you get in touch with your options and understand how well they may match your needs, budget, and lifestyle.