

Samuel J. Sarullo Insurance

Medicare Planning Guide

Questions to consider when preparing for Medicare decisions and reviews.

Medicare planning can involve several decisions. This guide is designed to help you organize questions and information before discussing your options.

Start With Your Situation

Medicare decisions depend on your circumstances, timing, coverage choices, and eligibility. Start by identifying what applies to you.

- Are you approaching Medicare eligibility or already enrolled?
- Are you continuing to work and covered by an employer or union plan?
- Have you reviewed your Medicare enrollment timing and any applicable deadlines?
- Do you have other coverage that may coordinate with Medicare?

Understand the Main Pieces

Medicare includes different parts and coverage arrangements. Learn what each option covers and what costs may apply before making a decision.

- Do I understand the role of Part A and Part B?
- Do I understand prescription drug coverage and when enrollment may be appropriate?
- Have I compared Original Medicare with Medicare Advantage options that may be available to me?
- Have I considered supplemental coverage where appropriate?

Costs & Coverage

Look beyond the premium. Consider deductibles, copayments, coinsurance, provider networks, prescription coverage, and other out-of-pocket costs.

- Have I estimated my likely healthcare expenses?
- Are my doctors, hospitals, pharmacies, and prescriptions covered under the option I am considering?
- Do I understand network or referral requirements?
- Have I reviewed the plan's current costs and coverage documents?

Review Annually

Medicare plans and personal circumstances can change. An annual review can help you understand whether your current arrangement still fits your needs.

- Have my doctors, prescriptions, health needs, or budget changed?

- Has my plan changed its costs, benefits, network, or coverage?
- Am I aware of applicable enrollment periods and deadlines?
- Have I compared current information before making a change?

Your Review Checklist

Questions to prepare for a Medicare planning conversation.

- Your Medicare card and enrollment information, if applicable
- Current employer/retiree coverage information, if applicable
- List of doctors and healthcare providers
- Current prescriptions and pharmacies
- Current plan documents and notices
- Questions about costs, coverage, networks, enrollment, or timing

Bring your questions and current policy information to an insurance review. The purpose of this guide is to help you organize a conversation—not to tell you which coverage you must purchase.

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If Insurance is in the Name, I can Handle it

Financial Security & Peace of Mind

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This guide provides general educational information and is not Medicare, legal, tax, or medical advice. Medicare rules, benefits, premiums, plan availability, enrollment periods, and coverage can change. Use current official Medicare materials and consult an appropriately licensed professional for your individual situation before making coverage or enrollment decisions.