



ACBS
INSURANCE
SERVICES

acbsinsuranceservices.com



MEDICARE

Plan Comparison
Checklist & Timeline

STEP 1:

Understand Your Medicare Options



There are four main parts of Medicare:

Medicare Part A (Hospital Insurance)

Covers inpatient hospital stays, skilled nursing facilities, hospice, and some home health care.

Medicare Part B (Medical Insurance)

Covers outpatient services, doctor visits, preventive services, and some home health care.

Medicare Part C (Medicare Advantage)

A private insurance plan that covers both Part A and Part B benefits, and sometimes Part D (prescription drug coverage). Offers additional benefits like vision, dental, and hearing.

Medicare Part D (Prescription Drug Plan)

Helps cover the cost of prescription drugs.

STEP 2:

Review Your Healthcare Needs



Hospital Stays

How often do you need inpatient care?

Doctor Visits

How frequently do you see specialists or general practitioners?

Prescription Drugs

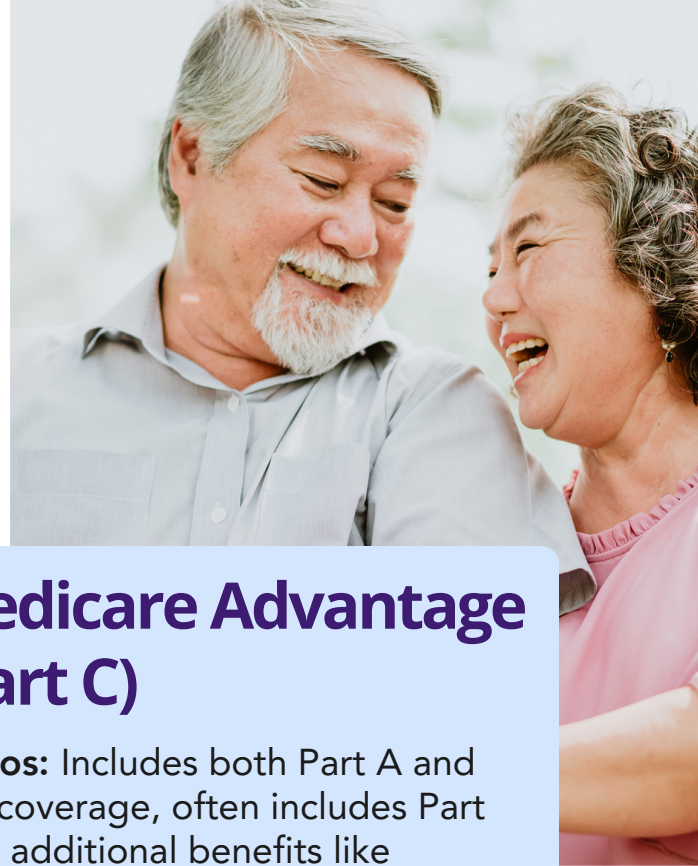
Do you take regular medications?
How costly are they?

Additional Benefits

Are you looking for extra coverage like dental, vision, or hearing?

STEP 3:

Review Your Healthcare Needs



Original Medicare (Part A & B)

- **Pros:** Wide network of doctors and hospitals, no need for referrals.
- **Cons:** Doesn't cover all healthcare costs, no prescription drug coverage, no extras like dental/vision.

Medicare Advantage (Part C)

- **Pros:** Includes both Part A and B coverage, often includes Part D, additional benefits like dental and vision.
- **Cons:** Limited to a network of providers, may require referrals for specialists, can have out-of-pocket costs.

Medicare Supplement (Medigap) Plans

- **Pros:** Helps cover the gaps in Original Medicare, such as co-pays and deductibles.
- **Cons:** Requires paying an additional monthly premium, doesn't include prescription drug coverage.

Prescription Drug Plans (Part D)

- **Pros:** Covers prescription drug costs.
- **Cons:** Must be paired with Original Medicare or a Medicare Advantage Plan; can have varying costs depending on the plan.

STEP 3:

Create a Timeline

1

6-12 Months Before Turning 65 (or Retiring)

- ✓ Review your healthcare needs and decide which parts of Medicare will best meet those needs.
- ✓ Compare plans available in your area, focusing on premiums, deductibles, and coverage limits.

2

3-6 Months Before You Enroll

- ✓ Evaluate your prescription drug needs and compare Part D plans or Medicare Advantage plans with drug coverage.
- ✓ Consider reaching out to a licensed agent at ACBS Insurance Services for personalized advice.

3

1 Month Before You Enroll

- ✓ Finalize your decision on the plan that best fits your healthcare needs and budget.
- ✓ Enroll during the initial enrollment period (3 months before to 3 months after your 65th birthday).

4

Annually During Open Enrollment (October 15 – December 7)

- ✓ Review your plan and compare it with other available options to make sure it still fits your needs.
- ✓ Make adjustments during this period if necessary.

STEP 5: Schedule a Free Consultation

Contact ACBS Insurance Services for a personalized consultation to help you compare Medicare plans, assess your needs, and understand your options better.



Key Questions to Ask When Comparing Plans

- What are the premiums and deductibles?
- Are my doctors and hospitals included in the network?
- What additional benefits (like dental, vision, or hearing) are covered?
- What is the coverage for prescription drugs?
- What are the out-of-pocket costs?

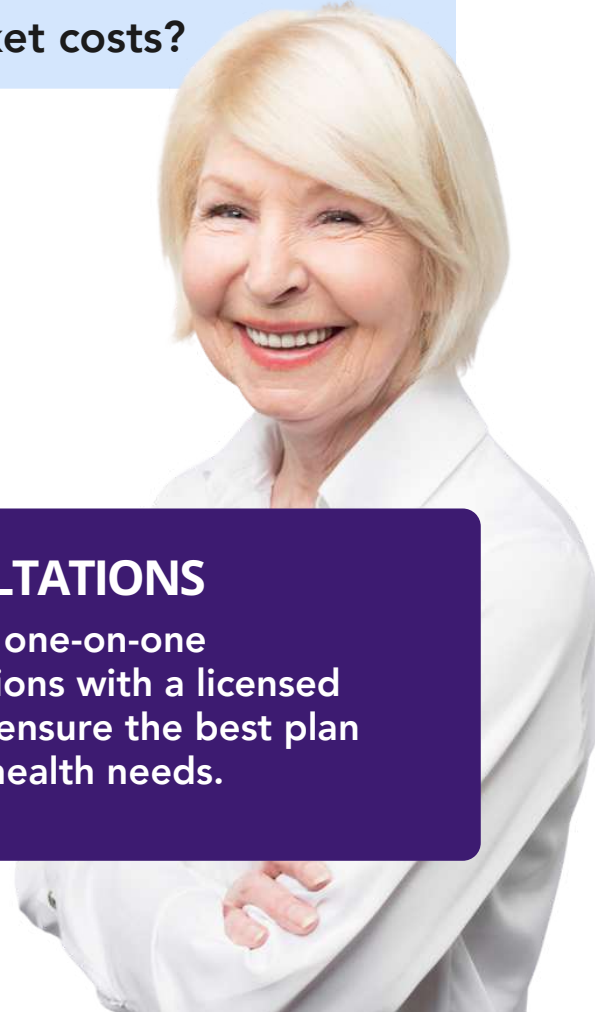
STEP 6: Stay Informed

WORKSHOPS & RESOURCES

Attend ACBS Insurance Services workshops for in-depth guidance on choosing the right Medicare plan.

CONSULTATIONS

Schedule one-on-one consultations with a licensed agent to ensure the best plan for your health needs.



WHY ACBS INSURANCE SERVICES?



ACBS INSURANCE SERVICES

PERSONALIZED SERVICE

Receive expert advice to guide you through every step of your Medicare journey.

FREE CONSULTATIONS

Consult with a licensed agent at no cost to help you make the best choice.



**LET'S GET
STARTED TODAY**



(888) 285-9245



acbsinsuranceservices.com