BlueCross BlueShield Nebraska

7-POINT CHECKLIST

For Medicare Enrollment

YOU CAN ENROLL IN MEDICARE 3 MONTHS BEFORE YOUR 65TH BIRTHDAY

This complimentary 7-Point Checklist can be a handy guide as you explore your Medicare coverage options.



1 YOUR CURRENT DOCTOR AND HOSPITAL

As you consider your Medicare coverage options, please make sure your current physician and other medical providers participate in each plan. If you need to find a new primary care provider, double check that doctors and hospitals within the plan you're considering are accepting new Medicare patients.

2 OUT-OF-POCKET MEDICAL EXPENSES

Think about the impact to your budget if you found yourself facing sudden costs for deductibles, copays and other charges not covered by a medical plan. Review how various Medicare plan options cover those expenses to avoid unexpected medical bills.

3 PRESCRIPTION DRUGS

Different plans may cover certain prescription drugs at different levels. As a result, it's important to verify how each Medicare plan covers the costs for any prescriptions you currently have.

SEE NEXT PAGE FOR MORE TOPICS TO CONSIDER →



HAVE QUESTIONS?

Turn to the company so many of your fellow Nebraskans already trust – Blue Cross and Blue Shield of Nebraska.

Call **800-991-5650**

Visit
NebraskaBlue.com/EHARetirees

Send an email to
GetStarted@NebraskaBlue.com

NEBRASKANS HELPING NEBRASKANS MAKE SMART MEDICARE DECISIONS

4 UPCOMING HEALTHCARE NEEDS

Especially if you're already scheduled for a surgery or doctors' appointments in the coming months, double check how various Medicare coverage options might allocate costs such as deductibles, copays and coinsurance.

5 YOUR BUDGET

Research shows that Americans covered by Medicare Advantage plans spend an average of $2,541 LESS each year on their health care and premiums than people who rely on "Original Medicare" and a Medicare Supplement plan. This cost difference can be an important consideration — especially if you'll be living on a fixed budget during retirement.*

6 TRAVEL PLANS

If you're planning an overseas vacation, spend the winters in another state or plan to take extended trips to visit family, be sure to understand how expenses will be covered if you needhealthcare when you're out of town.

7 CUSTOMER SERVICE

Getting reliable answers to any questions you have should be a cornerstone of any plan you select. That's why so many Nebraskans trust local Medicare experts like their insurance agent or a Nebraska-based company like Blue Cross and Blue Shield of Nebraska.

*"Better Medicare Alliance Releases Annual State of Medicare Advantage Report for 2024," bettermedicarealliance.org, 9/16/24

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