**This Medicare Open Enrollment season, how will you choose the best plan for your needs?**

**How do you learn about Medicare plan options?**

[Susan]

I am always listening to YouTube people talking about retirement and Medicare… I’m trying to become educated and aware, so I can make the right decision. I’ve heard that it’s best to take Original Medicare with a supplemental plan, since it allows you to see any specialist in the country. I might not have a specialist in my town, but I could go somewhere else if I got sick and needed top-notch care. With Medicare Advantage, I might not have that option and have to stay here within the local network.

[Mark]

There was an agent who deals with only Medicare Advantage programs who reached out to me. I talked to him, and he was asking questions like “What kind of drugs do I take?”, “What kind of medical issues do I have?”. I guess he’s like a broker for Medicare Advantage where he can look at different programs... such as large, national plans or smaller regional plans and run a program or something to determine which of the Medicare Advantage plans would be better for me.

**What’s most important when you are selecting your Medicare plan?**

[Susan]

I would like to be able to select my own doctors, so I can choose whom I go to.

[Mark]

In my experience with my dad—he had a Medicare Advantage plan—I found it to be extremely easy and straightforward.

**How do you plan to compare and evaluate your options? What kind of analysis goes into making this decision?**

[Susan]

I think the thing to do is to pull up the benefits pages, print them out, put them side by side, highlight this and highlight that, maybe even make a spreadsheet to compare them.

[Mark]

Cost is a big one. Two big things I think about are cost and coverage. Comparing the benefits for both.

**What advice would you give to someone who is enrolling in Medicare for the first time?**

[Susan]

Find someone who is objective, knowledgeable, and can help you go through

your unique situation to help you see which plan might be the best for you.

**Your Medicare plan should fit your individual needs based on a variety of factors, including access to doctors, your current health, coverage for medications you are taking including those administered by your doctor, and cost, just to name a few. For more information, please visit Medicare.gov.**

This information is for your education only and is not a recommendation or endorsement of any specific health plan or type of health plan. If you have questions about the information in this video, please consult your doctor or another qualified professional.