THE MEDICARE ANNUAL CHECKUP

Annual Enrollment Prep Checklist & Worksheet

Medicare Open Enrollment: October 15 - December 7

Use this worksheet to organize the information that matters before reviewing your Medicare coverage for the coming year.

A yearly coverage checkup can help you spot changes in costs, benefits, prescriptions, pharmacies and provider access before you make a decision.

Before you begin

[ ] Have your current Medicare plan ID card nearby.

[ ] Locate your plan's Annual Notice of Change (ANOC).

[ ] Gather your current medication list and preferred pharmacy.

[ ] Write down the doctors, specialists and hospitals you want to keep.

[ ] Think about what worked well this year and what you would like to improve.

A review does not mean you have to change plans. It simply helps you understand what you have and what may be different next year.

1. Your Current Coverage Snapshot

Start with what you have today. If you are unsure of an answer, leave it blank and bring your plan card to your review.

Name: ____

ZIP Code: ____

Current carrier: ____

Exact plan name: ____

Plan type (if known): HMO / PPO / Original Medicare + drug plan / Medigap / SNP / Other: ____

Monthly plan premium: $ _____________________________

Prescription drug plan or drug coverage: ____

Preferred pharmacy: ____

Primary care physician: ____

Preferred hospital or health system: ____

Benefits you currently use

[ ] Dental

[ ] Vision

[ ] Hearing

[ ] Over-the-counter (OTC) allowance

[ ] Fitness/gym

[ ] Transportation

[ ] Healthy food/grocery benefit (if eligible)

[ ] Telehealth

[ ] Other supplemental benefits: ____________________________

Your experience with your current plan

What do you like most about your current coverage? ____

What would you most like to improve? ____

If you could change ONE thing about your coverage, what would it be? ____

2. Your Doctors & Health Care Team

Provider networks can be a major factor when comparing Medicare Advantage plans. List the providers and facilities that matter most to you.

Provider / Facility	Specialty	Must Keep?	Notes
		Yes / No	
		Yes / No	
		Yes / No	
		Yes / No	
		Yes / No	

Health care needs to keep in mind for next year

[ ] Planned surgery or procedure
[ ] Frequent specialist visits
[ ] Physical or occupational therapy
[ ] Diabetes supplies or testing
[ ] Durable medical equipment
[ ] Home health services
[ ] Frequent lab work or imaging
[ ] Other: ______________________________

Would you consider changing doctors if another plan better matched your overall needs?

[ ] Yes
[ ] No
[ ] Maybe - I would want to discuss the tradeoffs

3. Your Prescription & Pharmacy Check

Bring a complete medication list. Even if a drug is covered this year, costs, tiers and formularies may change for the next plan year.

Medication	Dose	How Often	Quantity	Pharmacy

Prescription questions

[ ] Have any of your medications changed during the past year?

[ ] Do you use a preferred retail pharmacy?

[ ] Would you consider mail order if it lowered your cost?

[ ] Are any of your prescriptions especially expensive?

[ ] Have you had trouble getting a prescription covered or authorized?

Medication or pharmacy concern I want to discuss: ____

4. What Matters Most to You?

A plan with the most supplemental benefits is not automatically the best fit. Rank what matters to you so your review stays focused on your priorities.

Priority	Very Important	Somewhat Important	Not Important
Keeping my current doctors	[ ]	[ ]	[ ]
Keeping my specialists	[ ]	[ ]	[ ]
Keeping my preferred hospital	[ ]	[ ]	[ ]
Low monthly premium	[ ]	[ ]	[ ]
Lower prescription costs	[ ]	[ ]	[ ]
Lower specialist copays	[ ]	[ ]	[ ]
Lower hospital costs	[ ]	[ ]	[ ]
Dental coverage	[ ]	[ ]	[ ]
Vision coverage	[ ]	[ ]	[ ]
Hearing coverage / hearing aids	[ ]	[ ]	[ ]
OTC benefits	[ ]	[ ]	[ ]
Fitness benefits	[ ]	[ ]	[ ]
Transportation	[ ]	[ ]	[ ]
Travel / out-of-area access	[ ]	[ ]	[ ]
Fewer referral restrictions	[ ]	[ ]	[ ]

My Top 3 Medicare Priorities for Next Year

1. ____

2. ____

3. ____

5. Review Your Annual Notice of Change (ANOC)

Your plan sends an ANOC each fall describing changes that will take effect January 1. Use this page to flag anything you want explained.

[ ] My monthly premium is changing.

[ ] My medical deductible or cost sharing is changing.

[ ] My drug deductible or prescription costs are changing.

[ ] My drug formulary or coverage rules are changing.

[ ] My pharmacy network is changing.

[ ] My provider or hospital network is changing.

[ ] My dental benefits are changing.

[ ] My vision benefits are changing.

[ ] My hearing benefits are changing.

[ ] My OTC or other supplemental benefits are changing.

[ ] I am not sure what changed and would like help reviewing my ANOC.

Something in my ANOC I want explained: ____

6. Bring This to Your Medicare Checkup

[ ] Completed Medicare Annual Checkup worksheet

[ ] Medicare card

[ ] Current health plan ID card

[ ] Annual Notice of Change (ANOC)

[ ] Current medication list

[ ] Doctor and specialist list

[ ] Preferred pharmacies

[ ] List of questions or upcoming health care needs

READY FOR YOUR MEDICARE CHECKUP?

Schedule a complimentary Medicare plan review with Nurse Janae. We will review your current coverage, discuss what matters most to you, and help you understand your available options.

Call or text Nurse Janae: 562-754-0835

LSFinancial.net

Educational notice: This worksheet is for educational and organizational purposes only. It does not recommend a specific Medicare plan or guarantee that a plan is available or appropriate for you. Plan availability, benefits, costs, formularies and provider networks vary. Not connected with or endorsed by the U.S. government or the federal Medicare program. Do not send completed worksheets containing personal or health information by unsecured email.

TRUSTED MEDICARE RESOURCES

Official tools and trusted programs that can help you learn about Medicare, compare coverage, find care, and explore assistance with Medicare costs.

Medicare.gov

The official U.S. government website for Medicare. Use it to learn about Medicare coverage, costs, enrollment, benefits, and other Medicare topics.

https://www.medicare.gov/

Medicare Plan Compare

Compare Medicare health and drug plans available in your area. You can review plan costs, coverage details, prescription drug information, and participating pharmacies.

https://www.medicare.gov/plan-compare/

Medicare Care Compare

Find and compare Medicare providers and facilities, including doctors, hospitals, nursing homes, home health agencies, hospice providers, and more.

https://www.medicare.gov/care-compare/

State Health Insurance Assistance Program (SHIP)

Connect with your local SHIP for free, unbiased, one-on-one Medicare counseling and assistance. SHIP counselors can help explain coverage options, costs, and Medicare questions.

https://www.shiphelp.org/

Medicare Savings Programs

Learn about state programs that may help eligible people pay Medicare costs. Depending on the program, assistance may include Part A or Part B premiums and, in some cases, deductibles, coinsurance, and copayments.

https://www.medicare.gov/basics/costs/help/medicare-savings-programs

Extra Help with Prescription Drug Costs

Learn about Medicare Extra Help, a program for people with limited income and resources that can help lower Medicare Part D premiums, deductibles, coinsurance, and other prescription drug costs.

https://www.medicare.gov/basics/costs/help/drug-costs

Resource information and eligibility rules can change. Use the linked websites for the most current information.

NOTES

Use this page for questions, reminders, plan changes, or anything you want to discuss during your Medicare checkup.