2025 · SHOULD I CHANGE MY MEDICARE COVERAGE **DURING OPEN ENROLLMENT?**

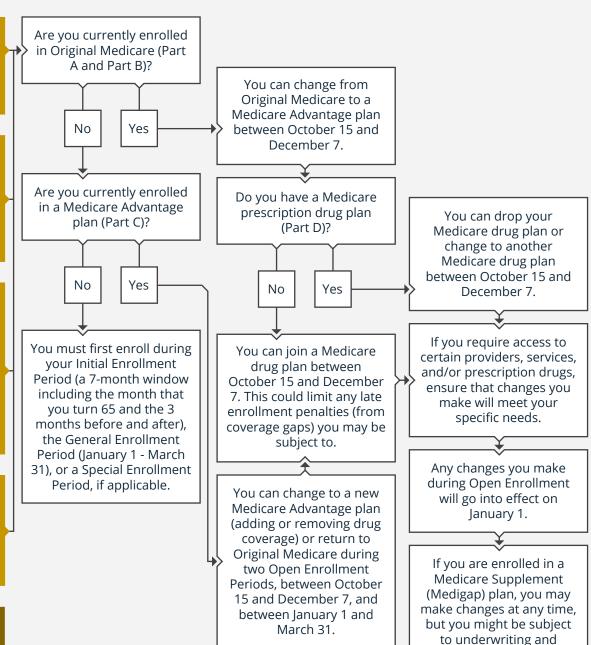


denied coverage.



Start Here Have your Medicare plan Consider seeking a more costs and/or health care affordable plan that meets costs recently increased or your needs. Compare are you paying for coverage premiums, copays, and that you don't use? out-of-pocket maximums. Yes No Consider seeking a new plan that meets your service needs. If you expect dental, hearing, or Has your plan's coverage vision expenses, consider of services, or have your a Medicare Advantage needs for services, recently changed? Consider seeking a new Yes No plan that allows affordable access to your preferred providers Do you require access to (including out-of-state certain hospitals, physicians, specialists, if any) and/or and/or prescription drugs essential prescription that are not covered under drugs. Compare networks your current plan? and drug formularies and No Yes Even if your cost, coverage, and service needs haven't changed, Could there be other consider giving your plan compelling reasons to and alternatives an annual update your coverage (e.g., convenience, quality, travel plans, etc.)? Consider maintaining your Yes No existing coverage for

another year.



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