

What Kind of Medicare Coverage Is Best for You?

1. **Do you prefer:**
 - a. Low/no monthly premiums but incurring copays as you receive medical care (yearly out-of-pocket limits for approved in-network costs of several thousand dollars)
 - b. Paying premiums monthly (starting at \$126/mo.) that cover all your Medicare-approved out-of-pocket expenses after a \$240 annual deductible.
2. **Choosing your own doctors and hospitals?**
 - a. Not important
 - b. Very important
3. **Do you travel outside Douglas County but still in the USA?**
 - a. No
 - b. Yes
4. **Okay with wait periods, preauthorization and/or prepayment for procedures?**
 - a. Yes
 - b. No
5. **Do you have a chronic medical condition that requires multiple doctor/outpatient visits?**
 - a. No
 - b. Yes
6. **Limited basic dental, vision, hearing coverage, and/or gym memberships?**
 - a. Very important to me
 - b. Not very important
7. **Reviewing & paying ongoing bills and disputing claims? When 85? When sick?**
 - a. No problem
 - b. No, I don't want to deal with that

Our SHICK certified counselors are unbiased and can help you review the best options for you. We can also help you apply for financial assistance if you qualify.

Make an appointment:

www.yoursrc.org / medicare@yoursrc.org / 785-727-7872

Mostly a. answers: Medicare Advantage may be an option for you

Mostly b. answers: Original Medicare (Parts A, B, D and Medigap/Supplement) likely best for you