

## Tips for Getting the Most out of Medicare in 2012

### **Understand your changing health care needs.**

- If you have a chronic condition like diabetes, heart disease or cancer, make sure your 2012 coverage keeps pace with your needs for new or existing medications, and seeing your primary care physician or specialist. Make sure to review your plan's formulary to make sure the prescription medications you take that are covered in 2011 will be covered in 2012.

### **Different plans for different people.**

- If you and your spouse had the same plan in 2011, but one of you has had a change in health status, make sure to review your coverage to make sure the plan you have in 2011 will continue to be the best plan for you in 2012.

### **Is your physician in the plan?**

- Just as annual Medicare benefits change, so too can the contracted networks of physicians, clinics and hospitals in the Medicare Advantage and Cost plan options.

### **Make sure you have the prescription drug coverage you need.**

- Medicare Part D provides coverage for brand name and generic prescription drugs. If you are taking maintenance medications for chronic conditions or anticipate changing medications in 2012, make sure these medications will be covered by your plan in 2012.

### **Premium, deductibles, co-insurance and other costs**

- Both Original Medicare (Part A and B) as well as Medicare Advantage plans (Part C) and Medicare Part D plans have changes for 2012. Make sure you understand how these changes will impact you and your budget.
- Depending on your decision, you may have
  - Medicare Part B monthly premium (everyone pays this unless you have limited income)
  - Medicare Advantage or Cost plan monthly premium
  - Medicare supplement (medigap) monthly premium
  - Medicare Stand Alone Part D plan monthly premium.

**Remember Medicare Advantage and Medicare Part D open enrollment ends at midnight on December 7, 2011.**