7-POINT CHECKLIST

For Medicare Enrollment

FREE to Nebraska Residents Turning 65

YOU CAN ENROLL IN MEDICARE 3 MONTHS BEFORE YOUR 65TH BIRTHDAY

This complimentary 7-Point Checklist can be a handy guide as you explore your Medicare coverage options.



Your current doctor and hospital

As you consider your Medicare coverage options, please make sure your current physician and other medical providers participate in each plan. If you need to find a new primary care provider, double check that doctors and hospitals within the plan you're considering are accepting new Medicare patients.

Out-of-pocket medical expenses

Think about the impact to your budget if you found yourself facing sudden costs for deductibles, copays and other charges not covered by a medical plan. Check how various Medicare plan options cover those expenses to avoid unexpected medical bills.

Prescription drugs

Different plans may cover certain prescription drugs at different levels. As a result, it's important to verify how each Medicare plan covers the costs for any prescriptions you currently have.





Upcoming health care needs

Especially if you're already scheduled for a surgery or doctors' appointments in the coming months, double check how various Medicare coverage options might allocate costs such as deductibles, copays and coinsurance.

SEE NEXT PAGE FOR MORE TOPICS TO CONSIDER►



5

Your budget

Research shows that Americans covered by Medicare Advantage plans spend an average of \$2,541 LESS each year on their health care and premiums than people who rely on "Original Medicare" and a Medicare Supplement plan. This cost difference can be an important consideration — especially if you'll be living on a fixed budget during retirement.*



*"Better Medicare Alliance Releases Annual State of Medicare Advantage Report for 2024," bettermedicarealliance.org, 9/16/24

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Travel plans

If you're planning an overseas vacation, spend the winters in another state or plan to take extended trips to visit family, be sure to verify how expenses will be covered if you need health care when you're out of town.





Customer service

Getting reliable answers to any questions you may have should be a cornerstone of any plan you select. That's why so many Nebraskans trust local Medicare experts like their insurance agent or a Nebraska-based company like Blue Cross and Blue Shield of Nebraska.

Have questions? Turn to the company so many of your fellow Nebraskans already trust – Blue Cross and Blue Shield of Nebraska.

> Call 844-448-3499 (TTY 711)

Hours: 8 a.m. to 9 p.m. CST, seven days a week from Oct. 1 through March 31; 8 a.m. to 9 p.m. CST, Monday through Friday from April 1 through Sept. 30



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