

This worksheet will help you compare your different Medicare options, and pick the option(s) that will minimize your out-of-pocket costs. Keep in mind this worksheet does not address Medicare Part D prescription drug coverage. For an overview of Medicare costs and other information to help you use this worksheet, visit: [TriageHealth.org/Medicare](http://TriageHealth.org/Medicare).

### Comparing Medicare Advantage Plans (Part C)

Option #1			Option #2		
Plan Type			Plan Type		
<input type="checkbox"/> HMO <input type="checkbox"/> PPO <input type="checkbox"/> SNP <input type="checkbox"/> MSA <input type="checkbox"/> Other			<input type="checkbox"/> HMO <input type="checkbox"/> PPO <input type="checkbox"/> SNP <input type="checkbox"/> MSA <input type="checkbox"/> Other		
Insurance Company Name:			Insurance Company Name:		
Plan Name:			Plan Name:		
Is my primary care physician in the plan's network?	Are my hospitals and specialists (e.g., oncologist, surgeon) in the plan's network?	Are the prescription drugs I take covered by the plan?	Is my primary care physician in the plan's network?	Are my hospitals and specialists (e.g., oncologist, surgeon) in the plan's network?	Are the prescription drugs I take covered by the plan?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only Some	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Only Some
Does this Medicare Advantage Plan include prescription drug coverage? *If no, you will also need to shop for a Part D plan and take into consideration those costs.		<input type="checkbox"/> Yes <input type="checkbox"/> No	Does this Medicare Advantage Plan include prescription drug coverage? *If no, you will also need to shop for a Part D plan and take into consideration those costs.		<input type="checkbox"/> Yes <input type="checkbox"/> No
<a href="http://TriageHealth.org/Quick-Guides/Medicare-Part-D">TriageHealth.org/Quick-Guides/Medicare-Part-D</a>			<a href="http://TriageHealth.org/Quick-Guides/Medicare-Part-D">TriageHealth.org/Quick-Guides/Medicare-Part-D</a>		

### Part C Plan Costs

Option #1		Option #2	
Monthly Part B Premium	Monthly Part C Premium	Monthly Part B Premium	Monthly Part C Premium
\$ <b>A</b>	\$ <b>B</b>	\$ <b>A</b>	\$ <b>B</b>
Part C Health Deductible	Out-of-pocket Maximum	Part C Health Deductible	Out-of-pocket Maximum
\$ <b>C</b>	\$ <b>C</b>	\$ <b>C</b>	\$ <b>C</b>
Does the plan have out-of-network coverage? If yes, enter percentage (Note: some plans have no out-of-network coverage, if so, enter 0%)	<b>%</b>	Does the plan have out-of-network coverage? If yes, enter percentage (Note: some plans have no out-of-network coverage, if so, enter 0%)	<b>%</b>

### Doing the Math: Part C Plans

Your total out-of-pocket costs for your health care for the year, assuming you reach the out-of-pocket maximum:

Option #1	Option #2
$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\text{C}} =$	$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\text{C}} =$
<hr/> Total Annual Costs <i>not including drug costs</i>	<hr/> Total Annual Costs <i>not including drug costs</i>

# Comparing Medigap Plans

Medigap plans are additional insurance you can buy to help pay deductibles, co-payments, co-insurance amounts, and other expenses Parts A & B (i.e., Original Medicare) do not cover. You can buy a Medigap policy from any licensed insurance company in your state. You will pay an additional monthly premium for a Medigap plan. Medigap plans are standardized, meaning every plan of the same letter/category, has to offer the same benefits.

Option #1		Option #2	
Insurance Company Name:		Insurance Company Name:	
Plan Name:		Plan Name:	
Insurance Company Contact Name:		Insurance Company Contact Name:	
Insurance Company Contact Phone Number:		Insurance Company Contact Phone Number:	
Insurance Company Contact Email Address:		Insurance Company Contact Email Address:	
Plan Type: (e.g., A - N, Basic/Extended Basic):		Plan Type: (e.g., A - N, Basic/Extended Basic):	
Does the plan cover the Part B cost-share?	Am I in a Medigap guaranteed issue period?	Does the plan cover the Part B cost-share?	Am I in a Medigap guaranteed issue period?
<input type="checkbox"/> Yes <input type="checkbox"/> No			

# Medigap Plan Costs

Option #1		Option #2	
Monthly Part B Premium	Part B Deductible	Monthly Part B Premium	Part B Deductible
\$ <b>A</b>		\$ <b>A</b>	
Medigap Monthly Premium	Medigap Deductible <i>(Note: Only fill in if choosing a High Deductible Plan G or F)</i>	Medigap Monthly Premium	Medigap Deductible <i>(Note: Only fill in if choosing a High Deductible Plan G or F)</i>
\$ <b>B</b>	\$ <b>C</b>	\$ <b>B</b>	\$ <b>C</b>
Out-of-Pocket Maximum <i>(Note: Only fill in if choosing Plans K or L)</i>	\$ <b>D</b>	Out-of-Pocket Maximum <i>(Note: Only fill in if choosing Plans K or L)</i>	\$ <b>D</b>
<b>NOTES</b>		<b>NOTES</b>	

# Doing the Math: Medigap Plans

Complete the information below to add up your total costs for the Medigap Plans you are considering.

## Math #1 (Use if choosing Medigap Plan G)

### Option #1

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\$283} =$$

Part B Deductible

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Total Annual Costs not including drug costs

### Option #2

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\$283} =$$

Part B Deductible

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Total Annual Costs not including drug costs

## Math #2 (Use if choosing a High Deductible Medigap Plan G or F)

### Option #1

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\text{C}} + \underline{\$283} =$$

Part B Deductible

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Total Annual Costs not including drug costs

### Option #2

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\text{C}} + \underline{\$283} =$$

Part B Deductible

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Total Annual Costs not including drug costs

## Math #3 (Use if choosing a Medigap Plan K or L)

### Option #1

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\text{D}} + \underline{\$283} =$$

Part B Deductible

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Total Annual Costs not including drug costs

### Option #2

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) + \underline{\text{D}} + \underline{\$283} =$$

Part B Deductible

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Total Annual Costs not including drug costs

## Math #4 (Use if you have a Medigap Plan C or F)

### Option #1

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) =$$


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Total Annual Costs not including drug costs

### Option #2

$$\left( \underline{\text{A}} \times 12 \right) + \left( \underline{\text{B}} \times 12 \right) =$$


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Total Annual Costs not including drug costs

MEDICAL
HEALTH INSURANCE

NAME OF BENEFICIARY  
**YOUR NAME**

MEDICAL CLAIM NUMBER  
**123-45-6789-A**

SEX  
**MALE**

IS ENTITLED TO  
**HOSPITAL (PART A)**

EFFECTIVE DATE  
**01-01-2018**

**MEDICAL (PART B)**  
**01-01-2018**

SIGN HERE  
*Your name*

What is your Medicare claim number?

What is your effective date for Part A?

What is your effective date for Part B?

# Making Your Final Choice

Part B of Medicare has a 20% co-insurance amount. Many chemotherapies are covered under Medicare Part B, which can lead to high out-of-pocket costs. Buying a Medigap plan that pays for Part B's 20% co-insurance can lower out-of-pocket costs. This example shows how: Jimmy is almost 65 and is about to begin 1 year of chemotherapy, which will cost \$10,000 a month. The three boxes below show what his costs would be just for his chemotherapy, if he had just Parts A & B (i.e., Original Medicare); Original Medicare plus a Medigap Plan G, and a Medicare Advantage plan. *Note: the costs for Medigap G and Medicare Advantage plans are estimated here for this example. Below the example, you have the chance to compare your options by filling in the blanks.*

## Example: Original Medicare

$$\left( \frac{\$202.90}{\text{Part B Premium}} \times 12 \right) + \frac{\$283}{\text{Part B Deductible}} + \frac{[(\$10,000 \times 20\%) \times 12]}{\text{Part B 20\% Co-insurance}} = \frac{\$26,717.80}{\text{Total}}$$

= \$2,434.80
= \$24,000

## Example: Original Medicare + Medigap Plan G

$$\left( \frac{\$202.90}{\text{Part B Premium}} \times 12 \right) + \frac{\$283}{\text{Part B Deductible}} + \left( \frac{\$300}{\text{Medigap Premium}} \times 12 \right) + \frac{\$0}{\text{Part B 20\% Co-insurance paid for by Medigap Plan G}} = \frac{\$6,317.80}{\text{Total}}$$

= \$2,434.80
= \$3,600

## Example: Medicare Advantage (Part C)

$$\left( \frac{\$202.90}{\text{Part B Premium}} \times 12 \right) + \left( \frac{\$0}{\text{Part C Premium}} \times 12 \right) + \frac{\$9,250}{\text{Part C OOP Max}} = \frac{\$11,684.80}{\text{Total}}$$

= \$2,434.80
= \$0

## Doing Your Math: Original Medicare

$$\left( \frac{\underline{\hspace{2cm}}}{\text{Part B Premium}} \times 12 \right) + \frac{\underline{\hspace{2cm}}}{\text{Part B Deductible}} + \frac{\underline{\hspace{2cm}}}{\text{Part B 20\% Co-insurance}} = \frac{\underline{\hspace{2cm}}}{\text{Total}}$$

## Doing Your Math: Original Medicare + Medigap \_\_\_\_\_

$$\left( \frac{\underline{\hspace{2cm}}}{\text{Part B Premium}} \times 12 \right) + \frac{\underline{\hspace{2cm}}}{\text{Part B Deductible}} + \left( \frac{\underline{\hspace{2cm}}}{\text{Medigap Premium}} \times 12 \right) + \frac{\underline{\hspace{2cm}}}{\text{Medigap Deductible or Out-of-Pocket Maximum, if the plan you choose has either}} = \frac{\underline{\hspace{2cm}}}{\text{Total}}$$

## Doing Your Math: Medicare Advantage (Part C)

$$\left( \frac{\underline{\hspace{2cm}}}{\text{Part B Premium}} \times 12 \right) + \left( \frac{\underline{\hspace{2cm}}}{\text{Part C Premium}} \times 12 \right) + \frac{\underline{\hspace{2cm}}}{\text{Part C OOP Max}} = \frac{\underline{\hspace{2cm}}}{\text{Total}}$$