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Insure.com Guides Seniors Through Medicare Open Enrollment for 2022

By Insure.com Posted on June 9, 2023

Report stresses six considerations when comparing Medicare plans

Foster City, CA – November 4, 2021 – <u>Insure.com</u> provides important guidance to help seniors research their Medicare coverage options during open enrollment, between October 15 and December 7 this year.

"It can be a mistake not to review your options during Medicare open enrollment," observes Les Masterson, Insure.com's managing editor. "Changes in Medicare Advantage and/or Part D prescription drug plans can mean that past coverage might not be the best option in the New Year. Seniors may be able to save money and obtain better coverage by switching to a new plan."

Six critical things to consider when evaluating Medicare options include:

- 1. Costs -- Both premium and out-of-pocket
- 2. Coverage Comprehensive benefits are available through both Original Medicare and Medicare Advantage, but a Medicare Advantage plan with <u>additional benefits</u> could be the best value overall
- 3. Prescription drugs Check to be sure the plan you select covers your prescriptions
- 4. Doctor and hospital choice Find out if your providers, hospitals, and facilities take accept any plan you choose
- 5. Quality of care Star ratings provide information on customer satisfaction

6. Plan design -- PPOs have few restrictions but generally cost more than HMOs

Insure.com's Medicare open enrollment includes clear information on:

- Medicare open enrollment options
- How to select a Medicare plan
- Medicare changes in 2022, including premium changes
- Part D (prescription drug) changes for 2022
- Medicare costs by plan type and income level

Les Masterson, Insure's managing editor, is available to help Medicare participants <u>understand Medicare</u> <u>coverage</u>, expected costs and other questions about Medicare plans.

About Insure

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For more than 20 years, Insure has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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