

10 Questions You NEED Answered

Before Choosing Your Medicare Plan

Don't make costly mistakes—ask these critical questions first

[Get Help Now](#)

1	What are my PCP and specialist copays? Copays add up quickly—understand exactly what you'll pay at each visit.
2	How much will my medications cost? Same drug can cost \$5 or \$200/month depending on plan. Check YOUR meds.
3	Is my doctor in-network at this location? Network status varies by office address. Verify the specific location you use.
4	What are the medical and drug deductibles? Know what you pay upfront before your plan starts helping with costs.
5	What's my maximum out-of-pocket cost (MOOP)? Your financial safety net—the most important number for protection.
6	Do I need referrals to see specialists? HMO vs. PPO—understand if you need permission to access care.
7	What requires prior authorization? Some services need approval first. Know which ones to avoid delays.
8	What extra benefits are included? Dental, vision, hearing, gym—understand real value vs. marketing hype.
9	What tier are my medications? Tier placement determines cost. Check for restrictions like prior auth.
10	What is the plan's Star Rating? Quality measure from CMS. Higher ratings = better member experience.

[Calculate Your Cost Here](#)

Use these questions when comparing plans | Call 1-800-MEDICARE for free help (1-800-633-4227)

Medicare.gov - TTY: 1-877-486-2048 - NY SHIP: 1-800-701-0501