

# 7 Questions To Ask Before Starting AEP



## Am I eligible to enroll?

To enroll in a Medicare Advantage or Part D plan, you must have Medicare Part A and/or B and live in the service area of the plan. If already enrolled in MA or a Part D plan, you may switch coverage during AEP. If you are under 65, you need to wait until your Initial Enrollment Period to enroll.



## Does my coverage still meet my needs?

Medicare Advantage networks and benefits change each year, so you may want to consider a new plan if your current plan does not still meet your needs and budget. If you have a Medigap plan, you can change coverage at any time, not just AEP.



## Do I understand my options?

AEP is the only time to switch into or out of a Medicare Advantage plan. If you are not happy with your current plan's benefit level, you may want to consider a Medigap policy rather than another MA plan.



## How much can I afford?

It's important to know just how much you can afford to spend on your healthcare before even looking for a new plan. Having a price point in mind will dictate the plans you should consider.



## Am I overlooking specific benefits?

Does your plan cover prescription drug, dental, vision, and hearing coverage? What about Critical Illness Insurance? If not, you may want to consider another plan with broader benefits or a separate plan to fill the gaps.



## Do I plan on traveling during retirement?

Medicare Advantage plans have restrictions on coverage while traveling. If you plan to travel often, you may consider switching to a Medicare Supplement plan during AEP or purchasing a more comprehensive plan.



## Have I compared costs?

There may be new plan options available, or you may have new medical or financial needs. A licensed UMA agent can compare prices in your area to find you a plan with similar or better coverage for a better price.



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