5 Things to Check About Your Medicare Before Summer Gets Going

A free checklist from
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Medicare resource in
Gaston County

Summer has a funny way of exposing gaps people didn't know they had. A trip out of state. A prescription refill at an unfamiliar pharmacy. An unexpected visit to urgent care somewhere new.

None of it has to be stressful — as long as you know where you stand going in.

That's exactly what this checklist is for. Go through these five things, check them off, and head into summer feeling genuinely prepared. It should take you about ten minutes. And if anything comes up that you're not sure about, I'm always just a phone call or message away.

Let's get into it.

1. Is your doctor still in your network?

☐ I've confirmed my doctor still accepts my current plan.

Networks change more than most people realize. Doctors renegotiate contracts with insurance plans every year and sometimes those contracts don't get renewed. Your doctor could have quietly left your network and you'd have no idea until a bill showed up that was way higher than expected.

What to do:
Call the member services number on the back of your insurance card and ask:

"Is [Doctor's Name] still in network for my plan?"

It takes five minutes and could save you a really unpleasant surprise.

2. Does your coverage follow you when you travel?

☐ I know how my plan works outside my local area.

This one is especially important if you have a Medicare Advantage plan. Unlike Original Medicare, Advantage plans operate within a specific service area — usually your county or region. Outside that area, your coverage may look very different. Some plans cover you well when you're away from home. Others only cover true emergencies outside their boundaries.

What to do:
Call your plan and ask this exact question:

"If I need non-emergency care outside my service area, am I covered and what will it cost me?"

Write down the answer. It matters more than most people think.

3. Are your prescriptions still covered the same way?

☐ I've checked that my medications are still on my plan's formulary.

Every Medicare Part D and Medicare Advantage plan has a formulary — a list of covered drugs. That list can change every January 1st. Medications can move to a higher cost tier. Some can be removed entirely. New requirements like prior authorization can be added. Your plan is required to notify you about these changes but let's be honest — that notice arrives in a thick envelope in October and most people never open it.

What to do:
Call your plan or visit their website and look up each of your current medications. Make sure they're still covered and at the same tier as last year.

If something changed, let's talk about your options.

4. Do you have your plan's member services number saved?

☐ I have my plan's member services number saved in my phone.

Not 1-800-MEDICARE. That's the federal Medicare helpline and while it's useful, it can't pull up your specific plan details, tell you if a claim was denied, or help you find an in-network provider on the road.

The number you need is the one on the back of your actual insurance card. Your Medicare Advantage card. Your Part D drug plan card. Your supplement card. Whatever you have, that plan has its own member services line and that is the number that can actually help you in the moment.

What to do:
Find your insurance card right now. Flip it over. Save that member services number in your phone contacts and label it something obvious like *"[Plan Name] Insurance."*

Two minutes now could save you a really stressful moment later.

5. Do you know what to do if something goes wrong?

- [ ] I know the difference between when to go to urgent care vs. the ER.
- [ ] I have a photo of both sides of my insurance card saved in my phone.
- [ ] I know that Medicare covers emergency care anywhere in the country.

This is the one most people never think about until they need it. And by then it's too late to think clearly.
Here's the simple version.

For true emergencies — chest pain, stroke symptoms, serious injury — get to the nearest ER immediately. Don't call anyone first. Just go. Medicare covers emergency care anywhere in the country.

For everything else — a bad cut, a high fever, a sprained ankle — your closest urgent care is almost always the smarter and significantly cheaper move.

What to do:
Before you go anywhere this summer, take a photo of both sides of your insurance card and save it in your phone. That way you have everything you need even if you left your wallet at the hotel. Then save this document somewhere you can find it.

You did it!

If you checked off everything on this list, you are genuinely more prepared than most people going into summer. That matters.

If anything came up that you're not sure about — a doctor who might have left your network, a medication that looks different, a plan that you're just not totally confident in — that's what I'm here for.

One conversation. No pressure. Just real answers from someone who genuinely wants you to enjoy your summer without anything catching you off guard.

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