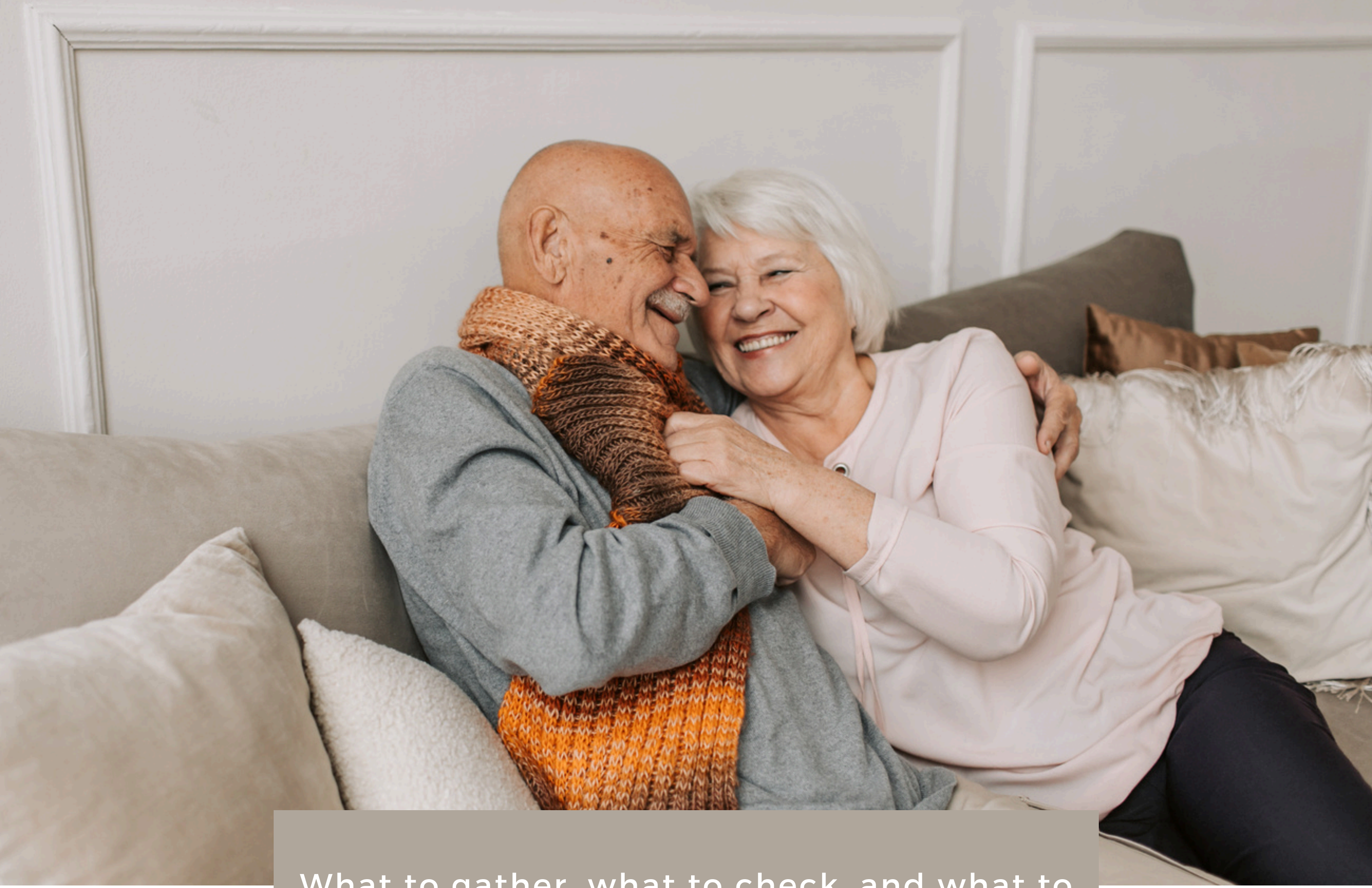

What to gather, what to check, and what to ask before making decisions about your Medicare coverage for 2027.

The 2027 Medicare Plan Review checklist

Justen Pavone
INSURANCE AGENT

828.430.1233
pavonelifegroup.com

Justen Pavone

INSURANCE AGENT

828.430.1233
plg.justen@gmail.com
pavonelifegroup.com
@plg.justen

ABOUT ME

With 5 years in the insurance industry, I help people navigate Medicare with clarity, especially when they're turning 65 and still working.

I'm licensed in NC, SC, VA and specialize in Medicare and senior-focused coverage. My goal is to help you understand your options, avoid surprises, and make confident decisions without pressure.

CREDENTIALS

- NPN #20247659
- VA License #1339057
- NC/SC License #20247659

What you can expect working with me

Clear Answers

I explain your options in plain language so you feel confident, not overwhelmed.

Personal *Guidance*

We'll look at your doctors, prescriptions, costs, and what matters to you.

No *Pressure*

A review doesn't automatically mean changing your coverage.

Year-Round *Help*

Medicare questions don't stop after AEP. Neither does my help.

What Clients Are Saying

Justen has been great to work with. Prior to working with him, I was with a large brokerage and the difference is night and day. Not only did he take time to find Competitive bids for our benefits... but made sure every single question was answered and assisted every step of the way. I sincerely believe he cares about me first.

BILL

I want to say that Justen Pavone is a Amazing Agent and I enjoyed his personality and he is a great person. I will tell my whole family and friends about him and he is a hard worker.

LEANDRA

Before I reached the age for Medicare I was worried about how to transition from Tricare to Medicare without loosing benefits. I found out about Justen Pavone thru FB and contacted him. He stayed in touch and when it was time he had done the research needed to fit my case. The experience I encountered working with Justen was incredible. He provided me the information I needed to make the right decisions for my Medicare needs. Justen simplified the process, which was excellent. He was very professional, respectful of my questions and courteous. He was a delight to work with, and I would highly recommend him to anyone. Justen provided remarkable service and quality.

IRENE

welcome!

Medicare plans can change from year to year. And between the mail, commercials, and all the opinions flying around during AEP, it can be hard to know what you should actually pay attention to.

This checklist is designed to make your 2027 Medicare review a little easier.

You'll know what to gather, what to check, and which questions to ask before making any decisions about your coverage.

No Medicare jargon. No pressure. Just a simple way to feel more prepared for the conversation.

Justen Pavone

Before Your Medicare Review

Gather these things first.

You don't need to know all the answers before your Medicare review. But having the right information in front of you can make comparing your 2027 coverage a whole lot easier.

YOUR CURRENT COVERAGE
□ Your Medicare card
□ Your current plan card/information
□ Your Annual Notice of Change (ANOC)

YOUR PRESCRIPTIONS
□ A complete list of your medications
□ Dosage + how often you take each one
□ Your preferred pharmacy

YOUR PROVIDERS
□ Your primary care doctor
□ Specialists you want to keep
□ Preferred hospital or health system

YOUR LIFE + HEALTHCARE
□ Any other health coverage you have
□ Upcoming procedures or healthcare needs you already know about
□ Travel or snowbird needs if you spend significant time away from home

One more thing...

Has anything changed for YOU this year?

New doctor? New prescription? Upcoming procedure? Spending more time in another state?

Write it down here:

____

____

____

____

Your Prescriptions

“Covered” is only the first question.

Finding your medication on a plan’s drug list is a good start. But there are a few more details worth checking before you decide the coverage works for you.

For EVERY prescription, check:

- ☐ Is it covered for 2027?
- ☐ What tier is it on?
- ☐ What will I pay?
- ☐ Does it require prior authorization?
- ☐ Is there step therapy?
- ☐ Is there a quantity limit?
- ☐ Could using a different pharmacy change what I pay?

Prescription Worksheet

Medication + Dosage	Tier	My Cost	Restrictions	Best Pharmacy
____________________	______	$______	____________________	____________________
____________________	______	$______	____________________	____________________
____________________	______	$______	____________________	____________________
____________________	______	$______	____________________	____________________
____________________	______	$______	____________________	____________________

Don’t forget:

Your pharmacy matters, too.

The exact same prescription may cost you something different depending on where you fill it. Before assuming your usual pharmacy is still your best option, check how it works with the coverage you're considering.

Your Doctors + Providers

Make sure the people you rely on still work with your coverage.

A hospital or health system being in-network doesn't automatically tell you everything you need to know. Check the actual doctors and specialists you want to keep seeing.

People + places to check:
□ Primary care doctor
□ Specialists you see regularly
□ Specialists you only see once or twice a year
□ Preferred hospital or health system
□ Other providers important to your care

Provider Worksheet

Doctor/Provider	In-NetworK?	Notes
	□ Yes □ No	
	□ Yes □ No	
	□ Yes □ No	
	□ Yes □ No	
	□ Yes □ No	

Spend part of the year somewhere else?

If you're a snowbird or regularly spend significant time away from home, don't forget about the care you use there, too.

□ Doctors or specialists in my second location
□ Hospital or health system I'd use while away
□ How my coverage works when I'm outside my home area

One important *reminder*....

“My doctor accepts Medicare” isn't always the same as “my doctor is in-network with this specific Medicare Advantage plan.”

If keeping a provider matters to you, make sure you're checking the specific coverage you're considering.

notes

Look *Beyond* the Premium

What could this coverage actually cost you?

The monthly premium is important, but it's only one piece of what you could spend on healthcare. Compare the costs that are most likely to matter based on how you actually use your coverage.

Compare the numbers:

Cost	Current Coverage	Option 1	Option 2
Monthly Premium	$__________	$__________	$__________
Medical Deductible	$__________	$__________	$__________
Drug Deductible	$__________	$__________	$__________
Primary Car Visit	$__________	$__________	$__________
Specialist Visit	$__________	$__________	$__________
Urgent Care	$__________	$__________	$__________
Emergency Room	$__________	$__________	$__________
Inpatient Hospital	$__________	$__________	$__________
Outpatient Services	$__________	$__________	$__________
Maximum Out-of-Pocket	$__________	$__________	$__________

Pay attention to the wording, too.

Copay: Usually a set dollar amount you pay for a covered service.
Coinsurance: A percentage of the cost you may be responsible for.

Those two little words can lead to very different bills.

ask yourself....

If I end up needing MORE healthcare than expected next year, am I comfortable with what I could potentially pay?

Before You Decide

Take one last look at the whole picture.

You've gathered your information. You've looked at your prescriptions, providers, and costs.

Before you make any decisions about your 2027 coverage, use these questions to make sure you're looking at what matters most for you.

□ What is changing with my current coverage for 2027?
□ Are the doctors and specialists I want to keep in-network?
□ Are my prescriptions covered, and are there restrictions I need to know about?
□ Am I using the pharmacy that makes the most sense with this coverage?
□ What could I pay if I need more healthcare than expected next year?
□ If I travel or live somewhere else part of the year, will this coverage work for me there?
□ Do I understand how the parts of this coverage that matter to me actually work?
□ Am I choosing this because it fits my healthcare needs, or because one thing caught my attention?

If you're considering a change...
Don't just look at what you could gain.

Ask yourself:

What would I be giving up?
Think about the doctors you already see, the way your prescriptions are covered, your current costs, and anything else about your coverage that works well for you now.

And remember...

There isn't one Medicare plan that's automatically right for everyone.

The goal of your review isn't necessarily to change your coverage. It's to understand what you have, what's changing, and whether it still makes sense for you in 2027.

You've done the homework. Now you're ready to have the conversation.

What Matters to *You*?

A good fit starts with your priorities.

It's easy to get distracted by everything you're comparing. Before you make a decision, take a minute to think about what you actually need from your coverage.

The things I absolutely want to keep:
Doctors, specialists, providers, or anything about my current coverage that is important to me.

____

____

____

The things I'm most concerned about for 2027:
Costs, prescriptions, upcoming healthcare needs, travel, or anything else on my mind.

____

____

____

What has changed for me this year?
New prescriptions? New doctors? Different health needs? A move or more travel?

____

____

____

My top 3 priorities for my coverage:

1. ______________________________

2. ______________________________

3. ______________________________

Keep this in mind:
You don't need the coverage that looks best for someone else.
You need coverage that makes sense for the way YOU actually use your healthcare.

notes

Questions + Notes

Don’t leave the conversation with a question you forgot to ask.
Medicare reviews can cover a lot. Use this page to jot down questions as you think of them, then bring it with you to your review.

Questions I want to ask:

- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________

Notes from my review:

____

____

____

____

____

____

Before you wrap up...

Make sure you understand:

□ **What, if anything, is changing for 2027**
□ **What your next step is**
□ **When any changes will take effect**
□ **Who to call if you have questions later**

You don't have to remember everything. You just need to know where to go when you need help.

notes

You’re Ready for Your Review

You’ve gathered the important information, thought through what matters to you, and know which questions you want to ask.

Now you don’t have to sort through the rest alone. I’m here to help you understand your options and decide what makes sense for your 2027 coverage.

Schedule Your Medicare Review

Justen Pavone

828.430.1233 | pavonelifegroup.com | plg.justen@gmail.com