

# Comprehensive Insurance Coverage



B&W Insurance Group, LLC

## Guide To Making the Most of Medicare Open Enrollment: 2024

Questions to Ask for making informed choices.

Starts October 15th Ends December 7th

[Schedule A Consultation Today!](#)

This comprehensive checklist will help you ask the right questions and make informed decisions during Medicare insurance open enrollment, including important information about potential penalties. It's crucial to carefully evaluate your options and choose a plan that suits your healthcare needs while avoiding unnecessary penalties.

[www.bandwinsurancegroup.com](http://www.bandwinsurancegroup.com)  
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# Guide To Making the Most of Medicare Open Enrollment:

Questions to Ask for making informed choices.

## ► Medicare Coverage:

- What Medicare parts do I currently have (Part A, Part B, Part D, etc.)?

Understanding your existing coverage is essential.

- Is there any change in my Medicare coverage for the upcoming year?

Ensure you're aware of any changes in costs, benefits, or providers.

- Are my current healthcare providers (doctors, specialists, hospitals) still in-network for the plan I'm considering?

Verify that your preferred healthcare providers accept the plan.

- Does the plan cover the specific medications I need?

Check the plan's formulary to confirm your medications are covered.

## ► Costs and Premiums:

- What will my monthly premium be for the plan I'm considering?

Understand the monthly cost of your chosen plan.

- What are the deductibles, co-payments, and coinsurance amounts for medical services and medications?

Clarify the out-of-pocket costs for your healthcare expenses.

- Is there an annual maximum out-of-pocket limit for this plan?

Know the maximum amount you may have to pay for covered services in a year.

## ► Prescription Drug Coverage:

- Does the plan include prescription drug coverage (Part D)?

Determine if you need to enroll in a separate Part D plan.

- What are the co payments or coinsurance for my prescription medications under this plan?

Understand your costs for medications.

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## ► Additional Benefits:

- Does the plan offer additional benefits like dental, vision, hearing, transportation, meals or wellness programs?

Explore any extra benefits that may be included.

- Does the plan offer OTC benefits? How much is it? How often will I receive it?

Over-The-Counter Benefits help cover cost of eligible over the counter (OTC) health and wellness products. Some programs will allow you to use the OTC benefit to cover some utilities.

## ► Network and Accessibility:

- Is my preferred pharmacy in the plan's network?

Ensure convenience in obtaining medications.

- Can I use the plan when traveling or in other states?

Check if your plan provides coverage outside of your home area.

## ► Enrollment and Deadlines:

- When is the open enrollment period for Medicare, and when do I need to make my selections?

Be aware of the enrollment deadlines.

- How do I enroll or make changes to my Medicare coverage?

Understand the enrollment process, whether through Medicare.gov or other methods.

- What is the effective date of my new coverage?

Know when your new plan's coverage starts.

## ► Financial Assistance:

- Am I eligible for any financial assistance programs (e.g., Extra Help) to reduce my Medicare costs?

Explore options for assistance with premiums and out-of-pocket expenses.

## ► Long-Term Planning:

- Does the plan offer any long-term care coverage or benefits?

Consider your long-term care needs.

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## ► Review and Comparison:

- Have I compared different Medicare plans to find the best fit for my healthcare needs and budget?

Compare multiple plans before making a decision.

- Have I read and understood the plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) documents?

Review plan documents thoroughly.

- Have I asked for help or consulted with a Medicare counselor or insurance agent if I have questions or need assistance?

Seek expert guidance if needed.

## ► Penalties and Important Information:

- What are the penalties for late enrollment in Medicare Part B and Part D?

Be aware of the potential penalties for delaying enrollment.

- What is the penalty for not having creditable prescription drug coverage (Part D) when eligible?

Understand the consequences of not having adequate prescription drug coverage.

- What is the Part A late enrollment penalty, and how can it be avoided?

Know how to avoid penalties related to late enrollment in Part A.

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# Notes and Additional Information

Any important notes or additional details can be added here.



Important Contacts: \_\_\_\_\_

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“GUARDIAN OF TRUST”



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