

Important Things to Know about Medicare: Chapter Nine--How should I decide how I want to get my Medicare?¹

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Important Things to Know about Medicare is a series of 10 publications that will cover the most common Medicare concerns. The series will provide general information about Medicare, including the four major plans, supplemental policies, interactions with different types of insurance, and assistance programs. This section explains how to choose the Medicare coverage appropriate for you and your needs.

Choosing your appropriate Medicare coverage can seem like a complicated task. Since there are several different options available to you, it is important that you are open and honest about your health care needs and priorities. This is not a decision you have to make on your own, in fact, it will probably be of better use to you if you seek input and help from multiple sources.

- First and foremost, take stock of your current health status and current health needs. Think about what services you usually need and services that you feel would be most beneficial to you. Think about the future and what services you feel you may need later on and what is important to you and your family.
- Discuss these needs with your family members. Ask them to take a look at the multitude of resources on the Medicare website. There are search tools that allow you to compare different services and coverage plans under “Resource Locator” at www.medicare.gov.

- Also do not be afraid to ask your doctor and health care providers about their opinions. In fact, your health care providers are the people who will deal with your insurance policies directly and want to provide you with a good quality of care (CMS 2013).
- After your family and health care providers have given you input about their opinions about how you should receive Medicare benefits, contact your local Medicare representative and call 1-800- MEDICARE (1-800-633-4227). These Medicare representatives will be able to assist you in your decision making and answer any questions you may have. They will also be able to send you booklets with all of the above information to help you make your decisions and answer questions.
- There are also State Health Insurance Assistance Programs that are designed to give local health insurance counseling to people with Medicare. The SHIP for Florida is Serving Health Insurance Needs of Elders (SHINE) and can be contacted at 1-800-963-5337 (CMS 2013). Feel free to use all of the resources you have access to (especially the ones listed in this guide).

The more information you have, the more you will be able to answer all of your questions and have the most appropriate and beneficial coverage. Seek out these resources for help. Reviewing your policy during the open enrollment period can truly make a difference. Do not just accept what

1. This document is FCS2345, one of a series of the Department of Family, Youth, and Community Sciences, UF/IFAS Extension. Original publication date September 2013. Visit the EDIS website at <http://edis.ifas.ufl.edu>.

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you have had in the past; there are many changes to the Medicare system, and you may be able to get better coverage at a lower cost to you.

Reference

Centers for Medicare and Medicaid Services. 2013.
Medicare and You: The Official U.S. Government Medicare Handbook. (CMS Product No. 10050-28). Washington, DC: Government Printing Office.