



SHIP – Senior Health Insurance Assistance Program
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LOCAL HELP FOR PEOPLE WITH MEDICARE

If considering a Medicare Advantage Plan you must:

- **Understand which doctors you can see and how much it will cost you to see a doctor.**
 - **Understand what hospitals you can use and how much it will cost to be admitted to a hospital.**
 - **Understand how much you will pay for outpatient procedures.**
 - **Understand how much your medicines will cost you during the course of a year.**
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Please use this list of ***Questions to Ask*** to help you decide if a Medicare Advantage Plan is right for you.

What type of design is your program: PPO, HMO, Private-Fee-for-Service, Cost-Contract, Special Needs Plan?

Tell me what your plan does for me by answering the following:

What is my monthly health premium each month?

What is my monthly drug premium each month?

Below is a list of my medications. How much will these medicines cost me each month?

Name Dosage of Medications	Cost per Month

Will I have a gap in coverage for my medications and what will I pay for my medications during the gap?

How many months will I be in the coverage gap?

Below is a list of **my** doctors. How much will it cost **me** to see my doctors? **Are my doctors currently contracted with your plan?**

Name of doctor	Cost to see this doctor

I use _____ hospital. How much will it cost for me if I am admitted into the hospital?

How much will it cost if I use my hospital's emergency room?

Do you have a "service area" and what does this "service area" mean to me?

What happens if I am traveling and need to see a doctor?

What happens if I am traveling and I need to go to the Emergency Room?

What happens if I am traveling and am admitted to the hospital?

How much do I pay for out-patient procedures?

How much do I pay for lab tests?

What are the other benefits, such as hearing or dental, and what do they cover? How much will my costs be?

What is a "lock-in" period?

When can I join or switch plans?

Do I need "referrals"?

Additional Questions: ASK ANY THING ELSE RELEVANT TO YOUR HEALTH.

ASK FOR A SUMMARY OF BENEFITS AND READ IT!!!!

Below is a listing of the Medicare Advantage Plans offered in Anne Arundel County for 2012

Plan Name	Notes	Phone Number
Aetna Medicare	Offers more than one plan	1-800-832-2640
Amerigroup	Only for people with both Medicare and Medicaid	1-877-470-4131
Any, Any, Any	Private Fee For Service	1-800-956-7034
Bravo	Offers more than one plan	1-800-856-7657
Care Improvement Plus	Only for people with congestive heart failure and/or diabetes	1-800-711-1656
Kaiser Permanente	Offers more than one plan	1-877-408-8607
Universal Hassle-Free	Offers more than one plan	1-800-965-7034