INSURED AMERICAN & FAMILY

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Guide to Picking the Best MA Plan

How to compare Medicare Advantage plans

There is no "best" plan for everyone. The right plan depends on YOU.

WHAT IT IS

Medicare Advantage is a crowded market, every major carrier and many regional carriers compete for beneficiaries. That's good (lots of choices) and bad (overwhelming). There's no "best" plan that's right for everyone. The right plan depends on your doctors, your medications, your ZIP code, your budget, and your lifestyle. Here's what to actually evaluate.

WHAT TO LOOK AT

Star rating, CMS rates MA plans 1 to 5 stars annually.
Aim for 4+ stars.

Your doctors, are they in network? Confirm with the
carrier directly.

Your prescriptions, covered on the plan's formulary,
and at what tier?

Extra benefits, dental, vision, OTC, transportation,
fitness, Part B Giveback.

Out-of-pocket maximum, what's the
worst-case-scenario cost per year?

WHAT TO IGNORE

TV commercial promises and celebrity endorsements ,
marketing budget isn't quality.

"Famous" brand names, bigger carrier doesn't always
mean better plan in your county.

Friend/neighbor's experience, your situation is different.
"Free" extras that sound great but you'd never use.

Premium alone, total annual cost matters more than
monthly premium.

THE 3 THINGS PEOPLE GET WRONG

1. **"The TV commercials show the best plans."**
They show the most-marketed plans. The carrier with the biggest ad budget is competing for attention, not necessarily offering the best plan for YOUR ZIP code, YOUR doctors, and YOUR medications.

2. **"Bigger national company means better plan."**
Not always. Local and regional carriers often outperform national ones in specific counties. Star ratings and network depth vary widely by location.

3. **"If a celebrity recommends it, it must be good."**
Celebrities are paid endorsers, not licensed insurance experts. A celebrity's MA plan is whatever they were paid to advertise, not necessarily what fits your needs.

TIMING:

Annual Enrollment runs Oct 15, Dec 7 every year. Don't make a decision off a TV ad, call Craig for a real comparison.

Ready for a real plan comparison? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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