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Revisiting Medicare Decisions Every Year Should Be a Walk in the Park

Get the coverage you need and have peace of mind
by UnitedHealthcare (Paid Content)





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It's that time of year again -- Medicare's Annual Enrollment Period runs October 15 through December 7. During this time, Medicare beneficiaries have the chance to choose plans for the following calendar year.

Now is a great time to start thinking about your health and budget needs for the upcoming year. Whether you'll be enrolling in Medicare for the first time or looking to change your coverage during Medicare's Annual Enrollment Period, it's important to know your options.*

Get the basics



First, Enroll in Original Medicare (Parts A & B)
(Parts A & B are provided by the federal government)

Most people become eligible for Medicare at age 65 and your initial enrollment period is 7 months. It includes the month you turn 65, the 3 months before and the 3 months after.

Part A helps pay for inpatient hospital stays and care. Part B helps pay for doctor visits and outpatient care.

Next, Consider Additional Medicare-Related Options
(offered by private insurance companies)

Option 1: A Medicare Advantage (Part C) is an all-in-one plan that combines Original Medicare Parts A & B coverage.

A Medicare Advantage plan may also include prescription drug coverage (Part D). Also, plans may offer additional benefits like vision, hearing, and dental coverage.

Option 2: A Medicare supplement insurance plan (Medigap) is an option for those enrolled in Original Medicare (Parts A & B).

And, you can get a stand-alone Medicare Prescription Drug plan (Part D) for more coverage.

3 Important Things to Consider Before Making Your 2023 Medicare Decision

1. Know your out-of-pocket healthcare expenses. What did you spend last year, and what do you anticipate needing to spend in the year ahead?
 - a. Things to consider in your calculation may include prescriptions, deductibles, copays, planned surgeries, and any outpatient care. The Medicare plan you choose may help to reduce some of these costs.
2. Not all Medicare plans offer the freedom to choose any doctor. If you have a chronic condition like diabetes, heart disease, or arthritis for example, and you plan to see a specialist, that should factor into your Medicare decision.
3. If you are experiencing hearing loss, it's important to know that Original Medicare will pay for a diagnostic hearing exam, but it won't cover the cost for hearing aids or exams to fit hearing aids.
 - a. The cost of hearing aids varies depending on the type you need. You can help reduce expenses associated with hearing loss with the right Medicare plan. Many Medicare Advantage plans provide coverage for costs associated with hearing aids and fittings and ongoing care of hearing aids.

With Medicare Annual Enrollment ending December 7, now is the time to review whether your Medicare coverage is a good fit for your health care needs and make any needed changes for 2023.

Click here for resources to help you prepare and make confident choices about your Medicare plan.


Plans are issued or covered by a Medicare Advantage organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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