

# Conference on Aging

## **Top 10 Things to Consider When Contemplating Medicare**

1. All insurance choices depend on your comfort level with risk. Don't know your risk tolerance? Consider your home and auto insurance. Do you have lower monthly/yearly payments but a high(er) deductible? Or do you have a low deductible, just in case something happens. You know you pay more for that insurance, but you won't have to come up with a lot of money if/when it does. *Know your risk tolerance.*
2. Do you (or your spouse) plan to continue working after age 65 and have an employer group plan?
3. Will you be covered by a retiree medical and/or drug plan?
4. What will your income be when you get your Medicare benefits?
5. What additional insurance/coverage can you afford?
6. Do you currently contribute to a Healthcare Savings Account (HSA)?
7. Do you have chronic, significant health issues? Are you a high user of medical care currently?
8. Do you plan to be a "snowbird" or sell your house and RV around the country?
9. Do you know the only free, impartial source of Medicare information and counseling is SHIP (State Health Insurance Assistance Program)?
10. SHIP's call center toll free number is 1-800-452-4800. Call us!

## **Additional Resources**

### **Enrollment into Medicare, Social Security Benefits**

*Social Security Administration*

1-800-772-1213

[SSA.gov](http://SSA.gov)

### **General Medicare information, Medicare Advantage and Part D plan Comparisons**

[Medicare.gov](http://Medicare.gov)

### **Specific Medicare Account Questions and Requests for Special Enrollment Periods**

1-800-Medicare (1-800-633-4227)

### **General Medicare Questions, Enrollment Assistance, Claims Issues, Appeals**

*State Health Insurance Assistance Program (SHIP)*

1-800-452-4800

[Medicare.in.gov](http://Medicare.in.gov)

311 W Washington St., Indianapolis, IN 46204

### **Medicare Supplement Comparisons Online (free and anonymous)**

[In.gov/idoi/Medigap](http://In.gov/idoi/Medigap)

### **Medicaid Assistance**

*Indiana Family and Social Services Administration (FSSA)*

1-800-403-0864

[Fssa.in.gov](http://Fssa.in.gov)

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