

Conference on Aging

Understanding Medicare: The Basics Talking Points to Consider

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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!

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