

How to Choose a Medicare Plan

An animated marker scribbles blue text and an animated figure on a white background. The marker draws question marks around the figure.

ON SCREEN TEXT: MEDICARE

NARRATOR: So how do you decide which Medicare plan is right for you? Good question, huh?

An animated eraser swipes across the screen and the marker draws a pencil poised over a stack of lined paper.

NARRATOR: First up, get yourself a pencil and paper, and we'll get started. Okay? Ready?

The animated eraser swipes across the screen and the marker draws an animated form on the white background. The marker makes red checkmarks in a column of boxes. Then the marker draws an animated hand giving thumbs up.

ON SCREEN TEXT: LONG TERM
 HEALTH INSURANCE
 includes

NARRATOR: Remember: If your current health insurance meets your long-term needs or if you'll get retiree coverage from your employer, then you're probably set.

The eraser swipes across the screen and the marker scrawls a large question mark beside blue text. Circular icons appear beneath the blue text.

ON SCREEN TEXT: MEDICARE

ON SCREEN TEXT: PART A

ON SCREEN TEXT: PART B

NARRATOR: But to be safe, you should check to see how their health plan works with Medicare and if you still have to sign up for Parts A and B.

The eraser swipes across the screen and the marker scrawls an animated figure holding a cane and wearing a cast on its leg and a bandage on its head. Circular icons and animated pills appear around the figure.

ON SCREEN TEXT: PART A

ON SCREEN TEXT: PART C

ON SCREEN TEXT: PART B

ON SCREEN TEXT: PART D

NARRATOR: But for most, you need to pick a Medicare plan to make sure you have all the coverage you want when you need it.

The eraser swipes across the screen and the marker scrawls a birthday cake topped by two yellow candles on the white background.

ON SCREEN TEXT: 65

NARRATOR: When you first become eligible, usually around your 65th birthday, you'll want to ask yourself a few questions to figure out what kind of plan would work for you.

The eraser swipes across the screen and the marker scrawls a red heart with muscular arms, an animated doctor figure, pills, a calendar page, and two more animated doctor figures with an arrow over their heads.

ON SCREEN TEXT: JAN

NARRATOR: Things like are you in good health, how often do you see your doctor, do you take a lot of prescription drugs, how much can you afford each month, are you willing to change doctors if it means lower health plan costs? Questions like that.

The eraser swipes across the screen and the marker scrawls a stethoscope, pills, an X-ray image, and green dollar bills.

NARRATOR: Next, apply for Medicare and see if you qualify for extra help paying for your medical and drug plan costs.

The eraser swipes across the screen and the marker scrawls a governmental building with an American flag on top.

ON SCREEN TEXT: SOCIAL SECURITY
OFFICE

ON SCREEN TEXT: [medicare.gov](https://www.medicare.gov)

NARRATOR: Your local social security office can help or go to [medicare.gov](https://www.medicare.gov) to find out how to apply.

The eraser swipes across the screen and the marker scrawls a map of the United States. Small multicolored icons dot the map. The map disappears and the marker draws four suits in different sizes and colors around an animated figure. An exclamation mark and question mark appear over its head.

NARRATOR: Now you'll want to review what plans are available in your area, what the plans cover, and what they cost. Because one size does not fit all.

The eraser swipes across the screen and the marker scrawls blue text at the top of the screen. Two circular icons appear below the text. The marker draws an animated doctor figure, an X-ray image, glasses, and an ear below the icons. Then the marker draws pills on the other side of the screen and makes a red X over the pills.

ON SCREEN TEXT: ORIGINAL MEDICARE

ON SCREEN TEXT: PART A

ON SCREEN TEXT: PART B

NARRATOR: For instance, original Medicare Parts A and B covers some but not all of your hospital and medical expenses and doesn't include prescription drugs.

The drawings fade and the text moves to the middle top of the screen. The marker writes more blue text beneath. A trio of circular icons appear over various animated images.

ON SCREEN TEXT: ORIGINAL MEDICARE +
MEDIGAP PLAN or
MEDICARE
SUPPLEMENTAL PLAN

ON SCREEN TEXT: MED SUPP

ON SCREEN TEXT: PART A

ON SCREEN TEXT: PART B

ON SCREEN TEXT: PART D

NARRATOR: You can add a Medigap plan, sometimes called a Medicare supplemental plan, to original Medicare to help fill the gaps for costs not covered by Parts A and B and you can add a Part D plan to get the prescription drug coverage you need.

The eraser swipes across the screen and the marker scrawls black text. Two circular icons appear beneath the text and animated images of an ear, glasses, barbells, and pills appear below that.

ON SCREEN TEXT: MEDICARE ADVANTAGE

ON SCREEN TEXT: PART A +
PART B +

NARRATOR: Or if you prefer, you can choose a Medicare Advantage Plan. It's a single plan that combines Parts A and B with extra benefits like hearing, vision, gym memberships, and prescription drug coverage.

The eraser swipes across the screen and the marker scrawls an animated figure with two thought bubbles over its head. Animated images fill the thought bubbles. A green check mark appears in one bubble.

ON SCREEN TEXT: MEDICARE MEDICARE

NARRATOR: So review, compare, decide.

The image fades, and the marker scrawls a large thought bubble filled with blue text and an animated calendar page.

ON SCREEN TEXT: ANNUAL
 ENROLLMENT
 PERIOD
 OCT

NARRATOR: Keep in mind, you can select a new plan once a year during the annual enrollment period if your needs change.

The eraser swipes across the screen and the marker scrawls calendar pages on the white background. The marker draws an arrow from one page to the next.

ON SCREEN TEXT: DEC
 JAN

NARRATOR: But take the time when you first become eligible for Medicare to select a plan that meets your needs for the next year.

The eraser swipes across the screen and blue text appears over five circular icons.

ON SCREEN TEXT: MEDICARE

ON SCREEN TEXT: PART A

ON SCREEN TEXT: PART B

ON SCREEN TEXT: PART C

ON SCREEN TEXT: PART D

ON SCREEN TEXT: MED SUPP

NARRATOR: And those are the steps to choosing the right Medicare plan for you.

Blue text appears next to and below the icons.

ON SCREEN TEXT: FIND OUT MORE

ON SCREEN TEXT: [medicare.gov](https://www.medicare.gov)

ON SCREEN TEXT: [medicaremadedeclear.com](https://www.medicaremadeclear.com)

NARRATOR: Still want to know more? Go to [medicare.gov](https://www.medicare.gov) or check the other videos in this series at [medicaremadedeclear.com](https://www.medicaremadedeclear.com).

The text fades and new blue text appears over the blue UnitedHealthcare logo, a trio of circular icons, and gray and black text.

ON SCREEN TEXT: BROUGHT TO YOU BY

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Medicare made clear.