*the*Clearing

INDEPENDENT EDUCATION · NO PLAN SALES · NO CARRIER RECOMMENDATIONS

# The Clearing Medicare Blueprint

*A clearer way to make Medicare decisions.*

Medicare can feel scattered because one decision often touches several different pieces: doctors, drugs, costs, timing windows, plan rules, state protections, employer coverage, and family involvement.

The Blueprint helps you organize the decision before you start comparing plans.

**USE THIS GUIDE IF YOU ARE**

- [ ] just starting with Medicare
- [ ] turning 65 soon
- [ ] working past 65
- [ ] comparing Original Medicare, Medigap, Medicare Advantage, or Part D
- [ ] reviewing current Medicare coverage
- [ ] helping a parent, spouse, or family member
- [ ] overwhelmed by ads, mailers, plan names, or conflicting advice

THE BIG IDEA

# Start with the decision, not the plan.

A clearer Medicare decision starts with:

1. **Where am I now?**
2. **What decision am I actually making?**
3. **Which rules matter now?**
4. **What can I ignore for now?**
5. **What should I verify before acting?**
6. **What are my next 3 steps?**

> **THE BLUEPRINT PRINCIPLE**
>
> You do not need to master Medicare. You need a clear way to make the next decision.

THE MEDICARE DECISION MAP

# Medicare is not one decision.

| PIECE | WHAT IT USUALLY AFFECTS |
|---|---|
| **Original Medicare** | Your base hospital and medical coverage |
| **Medigap** | Helps pay some Original Medicare out-of-pocket costs |
| **Medicare Advantage** | Private plan that provides Part A and Part B benefits, usually with networks and plan rules |
| **Part D drug coverage** | Prescription drug coverage |
| **Employer / retiree coverage** | May affect timing, enrollment, costs, and whether you can delay |
| **IRMAA** | Income-related surcharges on Part B and Part D, if applicable |
| **State rules** | Can affect Medigap access, switching, and protections |
| **Doctors and pharmacies** | Whether coverage works in real life |
| **Family support** | Matters when someone else helps manage decisions, notices, calls, or records |

KEY IDEA

A good Medicare decision is not only about benefits. It is about fit, timing, access, costs, and what happens later.

WHERE ARE YOU RIGHT NOW?

# Start with your situation.

- ☐ **I'm just learning.** I want to understand the Medicare landscape.
- ☐ **I'm turning 65 soon.** I need to understand timing, choices, and what to do first.
- ☐ **I'm working past 65.** I need to know what to ask HR or benefits before delaying or enrolling.
- ☐ **I'm comparing Medicare Advantage and Medigap.** I need to understand the path tradeoffs before comparing plan details.
- ☐ **I'm choosing Medigap.** I need to check timing, future flexibility, price, and state rules.
- ☐ **I'm choosing or reviewing a drug plan.** I need to check timing, medications, pharmacy, cost, and plan rules.
- ☐ **I already have Medicare and want to review coverage.** I need to know what changed and whether I should keep or compare.
- ☐ **I'm helping someone else.** I need to gather the facts before making calls or decisions.

## WHERE TO BEGIN

| YOUR SITUATION | START WITH |
|---|---|
| Just learning | The Medicare pieces and decision sequence |
| Turning 65 | Timing and path decision |
| Working past 65 | Employer coverage and creditable coverage checks |
| Comparing Advantage and Medigap | Path priorities |
| Choosing Medigap | Timing, state rules, price, future flexibility |
| Choosing/reviewing drug plan | Drugs, pharmacy, cost, rules, timing |
| Annual review | What changed and what to verify |
| Helping someone | Gather facts first |

THE 5 MEDICARE QUESTIONS THAT MATTER MOST

# Use these before comparing plans.

### 1. WHAT COVERAGE DO I HAVE NOW?

- [ ] Original Medicare
- [ ] Medicare Advantage
- [ ] Medigap
- [ ] Part D
- [ ] Employer coverage
- [ ] Retiree coverage
- [ ] VA / TRICARE
- [ ] Medicaid
- [ ] Not sure

### 2. WHAT DECISION AM I MAKING?

- [ ] enrolling for the first time
- [ ] delaying because I have other coverage
- [ ] choosing Medigap
- [ ] choosing Medicare Advantage
- [ ] choosing or reviewing Part D
- [ ] switching coverage
- [ ] fixing a drug or plan problem
- [ ] helping someone else

### 3. WHAT TIMING WINDOW APPLIES?

- [ ] Initial Enrollment Period
- [ ] Special Enrollment Period
- [ ] Medigap Open Enrollment Period
- [ ] Annual Open Enrollment
- [ ] Medicare Advantage Open Enrollment
- [ ] I am not sure

THE 5 QUESTIONS (CONTINUED)

# What could go wrong, and where to verify.

### 4. WHAT COULD GO WRONG IF I GUESS?

- [ ] late enrollment penalty
- [ ] drug not covered
- [ ] pharmacy not preferred
- [ ] total cost higher than expected
- [ ] missed protected window
- [ ] doctor out of network
- [ ] switching later is harder than expected

### 5. WHERE SHOULD I VERIFY?

- [ ] Medicare.gov
- [ ] SHIP
- [ ] employer / benefits office
- [ ] doctor
- [ ] licensed professional
- [ ] SSA.gov
- [ ] state Department of Insurance
- [ ] plan
- [ ] pharmacist

**WHY THIS MATTERS**

Answering these five before you shop turns a scattered search into a focused decision.

TIMING COMES BEFORE SHOPPING

# Some Medicare mistakes happen before plan comparison.

- [ ] whether you can enroll
- [ ] whether you can delay
- [ ] whether a penalty may apply
- [ ] whether you can buy Medigap without underwriting
- [ ] whether a plan change starts when you expect
- [ ] whether a special right or special enrollment period applies

## TIMING STARTER CHECK

| | |
|---|---|
| **My 65th birthday month** | |
| **My Medicare Part A start date** | |
| **My Medicare Part B start date** | |
| **My current coverage source** | |
| **My drug coverage source** | |
| **My state** | |
| **I verified timing with** | |

**WATCH-OUT**

Do not treat all “open enrollment” windows as the same. Medicare Advantage, Part D, and Medigap follow different rules.

ORIGINAL MEDICARE, MEDIGAP & MEDICARE ADVANTAGE

# Compare paths before comparing plan perks.

### ORIGINAL MEDICARE + MEDIGAP MAY APPEAL IF YOU VALUE

- [ ] broad provider access
- [ ] fewer network concerns
- [ ] predictable medical cost-sharing
- [ ] less interest in changing medical plans each year
- [ ] travel flexibility

### MEDICARE ADVANTAGE MAY APPEAL IF YOU VALUE

- [ ] lower monthly premiums
- [ ] bundled medical and drug coverage
- [ ] extra benefits, depending on the plan
- [ ] willingness to use networks
- [ ] willingness to review plan details each year

> **KEY IDEA**
>
> Medicare Advantage and Medigap are not just plan choices. They are different paths.

PATH PRIORITY WORKSHEET

# Rate what matters most to you.

| PRIORITY | RATING (1–5) |
| --- | --- |
| Keeping specific doctors | _____ |
| Avoiding network rules | _____ |
| Avoiding prior authorization friction | _____ |
| Lower monthly premium | _____ |
| Predictable medical costs | _____ |
| Travel flexibility | _____ |
| Extra benefits | _____ |
| Willingness to review plans annually | _____ |

READING YOUR RESULTS

Leaning toward doctor access, predictable costs, and travel? That points to Original Medicare + Medigap. Leaning toward lower premiums and extras, and comfortable with networks? That points to Medicare Advantage.

MEDIGAP FUTURE-FLEXIBILITY CHECK

# Medigap is not only about today's premium.

| QUESTION | WHAT IT MEANS |
|---|---|
| **Can I get in?** | Am I in a protected buying window, or could health underwriting apply? |
| **Can I keep it?** | Could the premium or total Medicare cost become uncomfortable later? |
| **Can I change it later?** | If costs rise or my needs change, will I have realistic switching options? |

## STARTER CHECK

- [ ] I know my Part B start date
- [ ] I know whether I am in my Medigap Open Enrollment Period
- [ ] I know whether underwriting could apply
- [ ] I checked my state's Medigap rules
- [ ] I understand that Medigap switching is different from Medicare fall Open Enrollment
- [ ] I considered future premium comfort
- [ ] I know not to drop current Medigap before replacement coverage is confirmed

DRUG PLAN CHECK

# Part D is not set-and-forget.

| CHECK | WHAT IT MEANS |
|---|---|
| **Timing** | Do I need drug coverage now? |
| **Other coverage** | Is it creditable if I delay? |
| **Drugs** | Are my exact medications covered? |
| **Pharmacy** | Is my pharmacy preferred, standard, or out of network? |
| **Cost** | What is the total yearly cost? |
| **Rules / help** | Are there approval rules, limits, or help options? |

## STARTER CHECK

- [ ] I know whether I need Part D now
- [ ] I have written proof if delaying
- [ ] I checked my pharmacy status
- [ ] I checked plan rules
- [ ] I know whether other coverage is creditable
- [ ] I built an accurate medication list
- [ ] I compared total yearly cost, not just premium
- [ ] I reviewed the plan annually

WORKING PAST 65 OR OTHER COVERAGE

# Do not guess. Ask for proof.

### WHAT TO ASK HR / BENEFITS

- [ ] Do I need Medicare Part A now?
- [ ] Do I need Medicare Part B now?
- [ ] What happens if I delay Part B?
- [ ] Is my prescription drug coverage creditable for Part D?
- [ ] Can I get written proof?
- [ ] What happens when I retire?
- [ ] What happens to my spouse or dependents?
- [ ] Are there deadlines I should know?

> **SCRIPT TO USE**
>
> "Can you confirm in writing how this coverage coordinates with Medicare, whether the prescription drug coverage is creditable for Part D, and what deadlines apply if I retire or lose this coverage?"

ANNUAL REVIEW

# Your plan may still work. Just don’t assume.

### ANNUAL REVIEW CHECKLIST

- [ ] Did my premium change?
- [ ] Did my doctors or hospitals change network status?
- [ ] Did my drug plan change pricing or restrictions?
- [ ] Did I receive an Annual Notice of Change?
- [ ] Did my budget change?
- [ ] Did my deductible change?
- [ ] Did my medications change?
- [ ] Did my pharmacy status change?
- [ ] Did my health needs change?
- [ ] Do I need help comparing before the deadline?

**KEY IDEA**

Annual review is not about starting over. It is about catching changes before they catch you.

HELPING A PARENT, SPOUSE, OR FAMILY MEMBER

# Gather facts before making calls.

### GATHER-FIRST CHECKLIST

- [ ] Medicare card
- [ ] Part B start date
- [ ] Medigap policy, if any
- [ ] Medicare Advantage plan, if any
- [ ] Drug list
- [ ] Doctor list
- [ ] Premium bills
- [ ] Permission to help, where needed
- [ ] Part A start date
- [ ] Current plan cards
- [ ] Part D drug plan, if any
- [ ] Employer or retiree coverage info
- [ ] Pharmacy list
- [ ] Recent notices
- [ ] Medicare.gov login access, if appropriate

**KEY IDEA**

Helping is easier when you organize the decision before trying to make the decision.

ASSUMPTIONS TO AVOID

# Medicare assumptions that can lead people sideways.

- [ ] **“The plan with the lowest premium is best.”** Check total cost, access, rules, and fit.
- [ ] **“All open enrollment windows are the same.”** They are not. Timing rules differ.
- [ ] **“If my friend chose it, it will work for me.”** Doctors, drugs, state rules, budget, and timing can change the answer.
- [ ] **“I can always switch later.”** Some switches have limits, underwriting, or timing rules.
- [ ] **“If I take no medications, I can ignore Part D.”** Check creditable coverage and penalty risk.
- [ ] **“My employer coverage automatically protects me.”** Ask for written confirmation.
- [ ] **“Medicare Advantage and Medigap are two versions of the same thing.”** They are different paths.
- [ ] **“Private websites can verify everything.”** Use private sites for education; verify important decisions with official or direct sources.

WHERE TO VERIFY

# Start with the right source.

| QUESTION | WHERE TO VERIFY |
|---|---|
| **Medicare basics** | Medicare.gov |
| **Part A / Part B timing** | Medicare.gov / SSA |
| **Part B or Part D penalties** | Medicare.gov / SSA |
| **IRMAA** | SSA.gov |
| **Medigap Open Enrollment** | Medicare.gov |
| **Medigap state switching rules** | State Dept. of Insurance / SHIP |
| **Medicare Advantage plan details** | Medicare Plan Finder / plan documents |
| **Part D plan comparison** | Medicare Plan Finder |
| **Drug coverage or pharmacy status** | Plan / pharmacy |
| **Employer or retiree coverage** | Employer / benefits office |
| **Creditable drug coverage** | Employer / benefits office |
| **Medicaid / Savings Programs** | Medicare.gov / state Medicaid office |
| **Extra Help** | Medicare.gov / SSA |
| **Free counseling** | SHIP |
| **Medical questions** | Doctor / provider |
| **Medication questions** | Pharmacist / prescriber |

**SEARCH SAFETY NOTE**

Private websites can be helpful for education, but verify important decisions with official or direct sources before acting.

YOUR NEXT 3 ACTIONS

# What should you do next?

1. ........................................

2. ........................................

3. ........................................

### SUGGESTED NEXT STEPS

- [ ] Identify my current coverage
- [ ] Confirm my Part A and Part B dates
- [ ] Decide which Medicare decision I am making
- [ ] Compare Original Medicare + Medigap vs. Medicare Advantage
- [ ] Check whether I need Part D now
- [ ] Ask for creditable coverage proof
- [ ] Build my medication list
- [ ] Check my doctors and pharmacies
- [ ] Review my annual notices
- [ ] Use The Clearing tool to find my path
- [ ] Ask SHIP or another trusted source for help

HOW THE CLEARING HELPS

# From “trying to understand Medicare” to a clear next step.

1. **Where am I now?**
2. **What decision am I actually making?**
3. **Which rules matter now?**
4. **What can I ignore for now?**
5. **What should I verify before acting?**
6. **What are my next 3 steps?**

**THE OUTCOME**

It does not replace Medicare.gov, SHIP, a licensed professional, your plan, your doctor, or your pharmacist. It helps you show up better prepared.

READY TO BEGIN?

# Make Medicare feel more organized.

**FREE TOOLS — FIND YOUR PATH FOR**

- [ ] Medigap
- [ ] Medicare Advantage vs. Medigap
- [ ] Helping a parent or spouse
- [ ] Medicare drug plans
- [ ] Working past 65

**PAID MEMBERSHIP — GUIDED HELP TO**

- [ ] build your Medicare decision packet
- [ ] compare paths without getting lost
- [ ] prepare better questions
- [ ] organize medications, doctors, pharmacies, and notices
- [ ] review annual changes
- [ ] check timing and penalty issues
- [ ] understand state-specific Medigap considerations
- [ ] save and update your notes over time

> *You do not need to master Medicare. You need a clearer way to make the next decision.*