

## HEALTH

### 4 Questions to Ask Before The Dec. 7

#### Medicare Deadline

NewsUSA

(NU) -People with Medicare have until Saturday, Dec. 7 to select their Medicare Advantage or Prescription Drug Plan coverage for 2020. To ensure you have the right Medicare plan in place come January 1 of next year, it's important to focus on these four key questions:

- **Are my doctors in network?**

Use online tools to confirm which doctors and hospitals are in a plan's network. A licensed health insurance agent can also help you see if a specific doctor or hospital is in a plan's network and taking new patients, and can determine what's in network if you're a seasonal resident.

- **Are my prescription drugs covered?** Although Original Medicare does not cover most prescription drugs, many Medicare Advantage plans include prescription drug coverage, or you can sign up for a Part D Prescription Drug Plan separately. A licensed sales agent can look up the medications you would like covered and help you estimate what the cost of each drug would be on a plan.

- **What new, innovative benefits are available?** Beyond vision, hearing and dental coverage, if you aim to become healthier, look for fitness program benefits as many Medicare Advantage plans offer a gym membership. If you travel or appreciate technology, virtual doctor visits are helpful when you can't see a doctor right away. Most Medicare Advantage plans now offer transportation to doctor appointments and the gym,



when a fitness center membership is offered as a plan benefit.

- **What if I'm still working?**

If you or your spouse have health insurance from an employer, you may be able to delay enrolling in Medicare until the employment or the coverage stops. At that point, you would be entitled to a special enrollment period of up to eight months to sign up for Medicare without incurring any late penalties. Talk with your employer to find out how your coverage works with Medicare.

While the clock is ticking until the Dec. 7 Medicare annual enrollment deadline, remember that you're not alone.

Take advantage of resources including licensed sales agents and websites such as [medicare.gov](https://www.medicare.gov) and [www.humana.com/medicare](https://www.humana.com/medicare). You can also call 1-800-MEDICARE (1-800-633-4227) (or TTY: 1-877-486-2048) 24 hours a day, seven days a week, or call Humana at 1-800-213-5286 (TTY: 711) 8 a.m. to 8 p.m. local time seven days a week.

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