

## 5 Tips for Comparing Medicare Plans During Medicare Annual Enrollment Period

Chandler, AZ. – Sept. 23, 2011 – Shopping and comparing Medicare health plans can be a smart way to save money on health care costs. But too often people miss the important Medicare Open Enrollment period which is Oct. 15 – Dec. 7 this year.

Longevity Alliance recommends consumers shop early so that they can take the time to compare plans and feel confident that they are making the right choice if they switch plans. A recent survey by the National Council on Aging (NCOA) and United Healthcare (UHC) indicated that 46% of respondents have never shopped for better Medicare coverage because many (41%) thought they couldn't save any money.

**“Every day we talk with Medicare beneficiaries who are frustrated or unhappy with the plan they have – sometimes because it has changed and sometimes because their needs have changed,”** said Joseph Volpe, President & CEO of Longevity Alliance. **“We help them by shopping and comparing plans and finding them a better fit...and maybe saving some money in premiums or in out-of-pocket expenses.”**

Longevity Alliance offers these 5 tips for comparing Medicare health plans.

1. **Coverage:** Are the services you need covered?
2. **Cost:** Don't look just at the monthly premium. How much are your co-pays or deductibles? What are your costs if you visit the doctor or stay in the hospital?
3. **Doctor and Hospital Choices:** Do your doctors accept the plan you are considering? Are you limited to certain networks of doctors and facilities?
4. **Quality of Care:** What do you know about the new plan you are looking at? Are you happy with the quality of care at your current plan? If it is a Medicare Advantage plan what is the star rating of the plan?
5. **Prescription Drugs:** Are prescription drugs part of your plan or will you need to buy a separate policy? Are your prescriptions covered and at what tier?

Starting with these five simple questions can get you on the right path to finding a Medicare plan that's a good fit for your health care needs.

## **Longevity Alliance**

Longevity Alliance is a national insurance broker that provides consumers with a choice of over 24 Medicare health plan companies in all 50 states and the District of Columbia. Longevity Alliance believes consumers deserve REAL CHOICE. To the consumer that means:

- A number of companies to choose from so it is easy to shop and compare plans
- Advice they can count on from people who are specialists and
- Help in enrolling in the plan of their choice.

Longevity Alliance offers Medicare Advantage, Medicare Supplement and Medicare Part D plans. More information about Longevity Alliance Medicare solutions is available at [www.iguote.com](http://www.iguote.com) or by calling 1-800-352-9742.