wellabe®

Your complete Medicare Advantage coverage gap checklist

Use this worksheet to evaluate whether your current Medicare Advantage is truly working for you.

Provider and hospital access

- Are my preferred doctors, specialists, and hospitals in-network?
- Are my doctors accepting new Medicare Advantage patients?
- If out-of-network, will costs count toward my out-of-pocket maximum?
- Have I experienced delays or issues with referrals?

Dental, vision and hearing coverage

- Does my plan cover major dental services (e.g., crowns, extractions)?
- Are hearing exams and hearing aids covered?
- Does vision coverage include eyewear or only exams?
- Are there dollar limits or frequency limits on these services?

Prescription drug coverage

- Are all my medications on the formulary?
- What tiers are my medications assigned to?
- Are there prior authorization or quantity limits?
- Is my preferred pharmacy in-network?

Hospital, ER, and skilled nursing costs

- What are my daily hospital copayments?
- Does my plan require prior authorization for non-emergency care?
- What skilled nursing facility copays start on day 21?
- Does my plan cover emergency care while traveling abroad?
- What emergency copays or coinsurance will I face?

Out-of-pocket maximum

- What is my in-network annual maximum?
- What is my out-of-network annual maximum?
- Do all services count toward these limits?
- Have I ever been surprised by a bill?

Prior authorization experience

- Have I had delays in receiving care due to authorization?
- Have any referrals, treatments, or tests been denied?
- Has care ever been delayed in a way that affected my health?
- Have I ever paid out of pocket because care was delayed?

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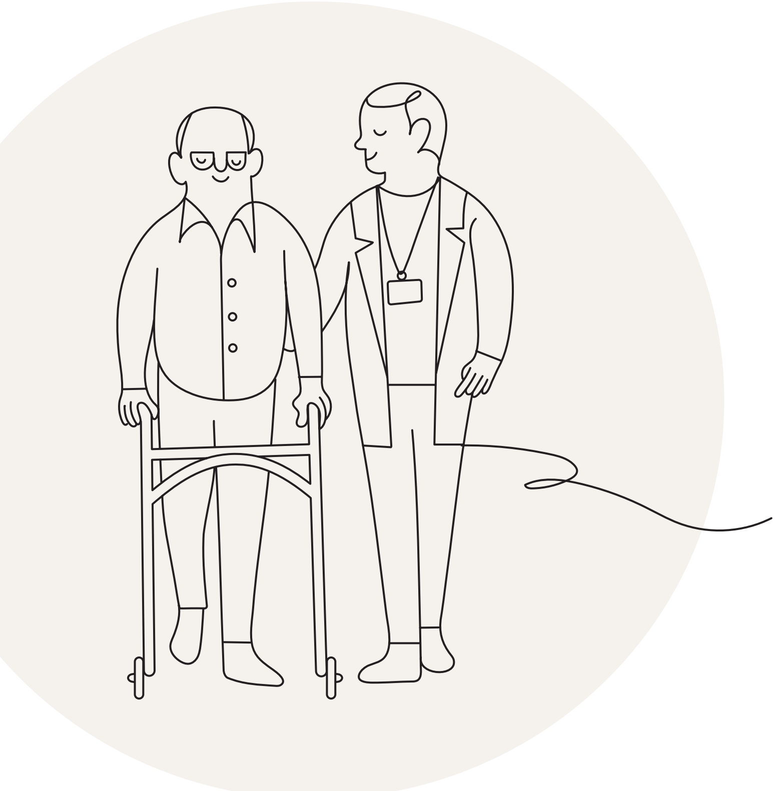

Annual plan changes

- Did my premiums, copays, or benefits change this year?
- Did any of my doctors stop accepting my plan?
- Did my medication costs increase?

Supplemental coverage options

- Would Hospital Indemnity insurance help cover my hospitalization copays?
- Do I need supplemental dental, vision, or hearing coverage?
- Would Critical Illness insurance offer valuable financial protection?
- Would Short-term Care insurance help with skilled nursing services expenses?

Final self assessment

Use this quick scorecard:

	Yes	No
I can see all the doctors I want.	○	○
My medications are covered affordably.	○	○
I understand my hospital and emergency costs.	○	○
My dental, vision, and hearing needs are covered.	○	○
I'm comfortable with my out-of-pocket maximum.	○	○
I haven't experienced delays due to prior authorization.	○	○
My benefits didn't change in ways that hurt my coverage.	○	○

If you checked "No" more than twice, it's time to reevaluate your plan.

Need help reviewing supplemental plans?

Call 866-739-8143 to speak with a licensed agent who can review your coverage, explain your options, and help you fill gaps. Or request a free quote today at Wellabe.com/quote.