A RETIREMENT JOE™ CHECKLIST

10 Questions Before You Enroll

Bring this to your Medicare conversation. Ask every one.

- [ ] 01 **Are my current doctors and specialists in this plan's network — today, and likely next year?**
  Confirm every provider you rely on, not just your primary care doctor.
- [ ] 02 **Are all of my prescriptions on the plan's formulary at a tier I can afford?**
  Formularies change annually. Check the exact drug list before you enroll.
- [ ] 03 **What will I actually pay when I use care — not just what I pay each month?**
  Copays, coinsurance, deductibles, and out-of-pocket maximums all matter.
- [ ] 04 **How does this plan behave in a high-use year, not just a healthy one?**
  Stress-test the plan against a hospital stay or a serious diagnosis.
- [ ] 05 **Will I need referrals or prior authorizations to see specialists?**
  Some plans require both. Others do not. This affects speed of care.
- [ ] 06 **Does this plan travel with me the way my retirement will?**
  Snowbird months, family across states, and travel abroad each need coverage.
- [ ] 07 **What is the plan's star rating, and how does its member satisfaction compare?**
  Ratings are not everything, but consistent low ratings are a warning.
- [ ] 08 **If I choose Medicare Advantage, can I switch back to Medigap later — and at what cost?**
  Medigap underwriting rules vary by state and by health at the time of switch.
- [ ] 09 **Am I being shown a range of options, or steered to one product?**
  Good guidance compares tradeoffs. Sales pitches promote a single answer.
- [ ] 10 **Can I explain my final decision in one sentence — in plain English?**
  If you cannot, the decision is not ready. Slow down before you sign.

Want the reasoning behind each question?
Download The Retirement Joe™ Guide to Medicare — plain English, no sales pitch.

Let's start your Medicare conversation today.

RETIREMENT JOE
Medicare, in plain English