THE RETIREMENT JOE™

Decision Framework

Stop comparing plans. Start comparing yourself.

Let's start your Medicare conversation today.

Use this one-page framework before you enroll in — or renew — any Medicare plan. The right choice is not the cheapest one; it is the one whose tradeoffs you understand.

01 Understand Your Health Reality

What conditions, medications, and providers do you rely on today — and what could change?

02 Assess Your Financial Comfort

Would predictable monthly costs feel better than pay-as-you-use, even at a higher premium?

03 Define Your Lifestyle Needs

Travel, snowbird months, family across states, specialists you refuse to give up?

04 Compare Coverage Options

Only after 01–03 are answered. Now the plan comparison becomes a decision, not a guess.

THE RETIREMENT JOE™ RULE

Never ask only, "Which plan is best?" Ask, "Which set of tradeoffs best fits me?"

The Decision Standard — apply before you sign.

1. Understand
I can explain how this coverage works in my own words.

2. Verify
My doctors, hospitals, prescriptions, and travel needs are confirmed.

3. Measure
I know both the monthly cost and the potential cost in a high-use year.

4. Compare
I have weighed the major alternatives — not just this one plan.

5. Stress-test
I've imagined how this choice would work during a serious health event.

6. Own the choice
The decision reflects my priorities — not a sales goal or slogan.

Want the full framework? Download The Retirement Joe Guide™ to Medicare.

A plain-English guide for retirees who want to understand, not be sold.