

## QUESTIONS TO ASK of a New to Medicare Client

As a Medicare Counselor it is important to ask a lot of questions as you begin a one-on-one counseling session so that you understand the entire “landscape” of a person’s health insurance situation.

Please use a Client Contact form to record the pertinent data.

Are you currently on Medicaid or getting any other adult public assistance?

Are you considered disabled?

How did you hear about our office/phone number?

What is your age category? 65-70 70-75 80...

What is your name? zip code? Phone number (in case we are disconnected I will call you back).

Are you currently working and have active health insurance through employment?

Is your spouse currently working and do you have good health insurance coverage through that current spouse’s ACTIVE employment?

Do you have health insurance through your retirement?

Do you have health insurance coverage through a spouse that is retired?

Do you utilize the V.A. for healthcare and prescription drugs?

Do you have Tricare?

*Establish if Medicare is Primary (pays first)*

*Establish if there is a Secondary (spouses, retiree, etc)*

Are you enrolled in Part A?

Does your retiree health insurance require that you file with social security for Part B?

Yes, refer them to social security

No, review benefits of Part B and premiums/deductibles

If people ask about medicare advantage plan explain that we don’t have any in Alaska.

Rx medications: Do you have any other prescription drug coverage?

Does your retiree health insurance require you to join a part D drug plan?

Are there negative consequences from your other health insurance if you do or don't?

If you will have only Medicare Part A (hospital) and Part B (outpatient) would you like to learn about Medigap plans (Medicare supplements) that help pay the 20% after Medicare pays first?