PacificCPE

COURSE
81456A

Medicare Advantage, Plan Selection, and Beneficiary Guidance

Medicare Advantage plans come in many forms, and choosing the wrong one can lead to unexpected costs and access issues. This course examines how Medicare Advantage works, what to watch out for when comparing plans, and how to access reliable help in making coverage decisions. It also addresses what new Medicare beneficiaries need to know right away. For professionals guiding clients through Medicare choices, this course provides practical insight into the decision-making process and the resources available to support it.

CREDIT HOURS 2 | FIELD OF STUDY BUSINESS | EXAM QUESTIONS 10

Start Course ↓ | Final Exam Copy ↓

LEARNING ASSIGNMENTS AND OBJECTIVES

Assignment

- Study the full course materials included here.
- Complete the review questions after each chapter.
- Answer 10 final exam questions.
- Final exam is scored immediately, 70% or better passes.
- Certificate of completion is available in your account.
- Failed exams can be retaken free of charge.

Course Objectives

- Identify how to pick the right Medicare Advantage plan.
-

Recognize when and where to search for help with decisions on plan choices.

- Identify what coverage actually covers.

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Publication Date: March 2026

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Chapter 1: MAKING SMART CHOICES IF YOU OPT FOR MEDICARE ADVANTAGE

Chapter Objective

After completing this chapter, you should be able to:

- Identify how to pick the right Medicare Advantage plan.

In this chapter, I assume that you're aware of the differences between original Medicare and the Medicare Advantage (MA) program and of how the various types of MA plans work. (If not, flip to the explanations in Chapter 1 of course 81451E of course 81451E, Chapter 1 of course 81451E of course 81455E.) And I assume that you now want to consider the details of plans available to you to see whether you want to enroll in one. What kind of choice do you face? That depends on where you live. A few rural counties in the United States don't have any MA plans operating there — and in those places, your only choice is original Medicare. In 2024, the average Medicare beneficiary had access to 43 MA plans, double the number offered in 2018. In 2026, the average Medicare beneficiary had access to approximately 39 MA plans.

What's more, each plan has its own mix of costs and benefits. I won't pretend that choosing among them is necessarily easy when you're not comparing apples to apples. For example, how do you compare one plan's flat-dollar co-pay for visiting a doctor with another plan's percentage of the cost charge? Still, taking a hard look at the differences among several plans can help you make an informed decision.

In this chapter, I explain how to compare Medicare Advantage plans so you can understand differences in plan benefits and costs and make your decision — free of sales pressure. I also suggest ways to narrow your choices down to the one plan that best meets your needs and preferences and show you how to enroll. Finally, I explain options available if you change your mind.

COMPARING MEDICARE ADVANTAGE PLANS

Weeks before your 65th birthday rolls around — and *every year* during the open enrollment period that allows you to change Medicare coverage — your mailbox will overflow with mailings from insurance companies selling Medicare Advantage plans (and also stand-alone Part D plans and Medigap policies). My advice: Toss the lot!

Warning

Insurance companies have a perfect right to solicit your business, at least by sending marketing materials about their own Medicare plans through the mail. (Calling by phone or showing up at the door without your invitation is illegal, as I explain in Chapter 2.) But you can't properly compare plans this way. The mailing for each plan is a general advertising pitch for that particular plan. Mailings for different plans can't provide the key details you need to make a decision based on your own needs and preferences. If you call the phone number provided for any plan, you'll be in contact with an agent whose job is to sell that plan. Again, that's perfectly legitimate, but it doesn't take into account the fact that you may be better off with a different plan than the one the agent is pitching.

There's a better way to determine how many MA plans are available to you and then to compare them. The fastest and most *effective* way of identifying your options among MA plans is to use the Medicare Plan Finder on Medicare's website. I describe the Plan Finder in Chapter 2 of course 81455E in relation to comparing stand-alone Part D prescription drug plans. But this process has an inherent pitfall that you should be aware of before you start so that you can steer clear of it.

The Plan Finder requires you to use the identical process for finding MA plans as for stand-alone drug plans. In other words, it invites you to enter your prescription drugs and select *pharmacies* in the same way. The strategic flaw here is that when using the Plan Finder to figure out your best drug plan, you're comparing plans that provide only drugs and nothing else — which is fine. Yet when considering Medicare Advantage plans, you need to compare a whole range of medical benefits and their costs: co-pays for doctors' services, hospital stays, diagnostic tests, and many others as well as prescription drug costs. It's a different ballgame entirely.

The original architects of the Medicare Plan Finder recognized this fact and designed a different search for each type of plan. But a few years ago, they decided to "streamline" the process into a single search engine. They believe that people can easily compare plans by using the same process, regardless of whether they're looking for Part D drug plans or MA health plans. I disagree. Just think about it: Entering the names of your drugs into the search engine early in the process of finding health plans guarantees that the Plan Finder will zoom in on the plans that cost the least for your drugs while ignoring other medical benefits and costs that are just as or even more important to you. (For example, I did a search for a set of drugs among MA plans in my own zip code. The plan listed first certainly charged the least for those drugs, but it cost twice as much for doctors' visits as some of the other available plans.)

I propose a strategy that gets around this problem and is, I think, more consumer-friendly. I divide the process of finding and comparing MA plans into two different searches, which I describe in the following sections:

- **Search 1:** This search ignores drug coverage and focuses on getting to the list of MA plans available to you as soon as possible. You can then look at the costs and benefits of their medical services and pick out a few plans that you think are worth considering.
- **Search 2:** This step focuses on drug coverage. You enter the names of your drugs, their dosages, and how often you take them so that the Plan Finder can work its math magic and find what you'd pay for your drugs under any MA plan available to you. You then see which of the two or three MA plans you're already considering (from Search 1) offers you the best coverage-and-cost deal for your drugs.

Tip

If you don't need a Medicare Advantage plan that provides Part D drug coverage as well as medical benefits — perhaps because you already have good drug coverage from elsewhere, such as *retiree benefits* or the Veterans Administration — you need to consider only Search 1. You'd then be looking for an MA plan that doesn't include Part D coverage, if one is available.

Comparing plans' benefits

In this section, I walk you through Search 1 so that you can quickly see how many MA plans you can choose from and begin to compare the benefits of those plans. In the later section "Adding prescription drug coverage," I introduce Search 2. (If you don't have computer access or prefer that someone else do this search for you, turn to Chapter 2.)

Moving through the Plan Finder

All it takes to see the array of Medicare Advantage plans available in your area is a few fast steps at the keyboard. When you reach that point, you can instantly see key information about each plan, which may help you make a first cut to narrow your choices. (To dig deeper into costs and benefits, I show you how to scrutinize plan details in the following section.)

1. **Go to Medicare's website at www.medicare.gov and click on "Find health & drug plans" on the home page.**

   This will lead you to the "Find Medicare health and drug plans" site. Or you can go directly to this site to search for Part D prescription drug and Medicare Advantage plans at www.medicare.gov/plan-compare/#/?lang=en.

2. **To get the information you need as quickly as possible, enter your zip code and click on "Continue without logging in."**
3. **Identify the type of Medicare coverage you want in the list (select "Medicare Advantage Plan") and click on "Find Plans."**

4. **Answer the question on whether you get any help with costs, checking the options that apply to you, and then click on "Next."**
5. **When you're asked, "Do you want to see your drug costs when you compare plans?" click on "No" and then "Next."**

   You can search for drug information later, as I explain in the later section "Adding prescription drug coverage." Congratulations! You've now arrived at the list of Medicare Advantage plans in your area. If more than ten plans are available, click the link that lets you page through them all. This results page gives broad information about each plan, some of which is immediately useful because you can use it to narrow down the number of options pretty quickly. You can do that, for example, by filtering the type of plan that interests you (health maintenance organization, *preferred* provider organization, and so on), the type of extra benefits available (such as vision, dental, and hearing coverage), the plan's quality rating, the insurance carrier, and whether the plan is for people with special needs, such as chronic conditions. This page gives you the ability to reduce the list to a manageable few. So you don't need to look at the details of every plan available to you — unless only a few are offered in your area anyway. But you do need to look at the details for the plans on your shortlist, as I explain in the next section.

Tip

This page even tells you which plans are best avoided. A red "Caution" notification icon identifies plans that have received low ratings from Medicare for at least three years in a row. You also have an option to view any "sanctioned" plans, meaning that Medicare can suspend new enrollment in this plan until it has fixed its violations of Medicare rules, at the bottom of each page of plan listings.

Digging for plan details

The nitty-gritty details necessary to compare plans properly include what each plan charges to visit a primary care doctor or specialist, stay in the hospital, have an X-ray, use an *ambulance*, and more. In other words, most of the fine-print stuff you want to know. To access those details, just click the "Plan Details" button below any plan summary.

Tip

You can choose to see the details of up to three plans side by side. To do so, click the "Add to Compare" button below each plan summary, and a line of boxes will appear at the bottom of your screen. When you've made your selections, click the "Compare" button in the bottom right corner. (You can check the details of original Medicare if you want to compare the details of that program with one or two MA plans that interest you.) When the plans appear on-screen, click the "Plan Details" button, which provides the main details of each plan.

Walking through an example

For example, look at Figure 11-1, which shows selected details of three MA plans in my own zip code. The details and costs are real, but I've changed the actual names of the plans to alphabetical trios: ABC, LMN, and XYZ. This chart isn't exactly what you'll see on your own screen. Instead, it's a compilation of key details — though by no means all the details — that I've made about three plan options that show how different they are. You can make your own shortlist of the plans in your own area that interest you, with their key details. But right now I want to show you how to look at these details to extract the information that may make all the difference in finally selecting the plan that's right for you.

FIGURE 11-1: COMPARING MEDICARE ADVANTAGE PLANS ONLINE.