

Instructions

- Complete **Steps 1 through 3** to determine your total monthly cost for Medicare plus any additional insurance plans.
- If you have group health coverage, complete **Steps 4 and 5** to compare your costs for group Insurance vs. Medicare and private insurance plan options.

Step 1

List your monthly premium paid to Medicare, see <https://www.medicare.gov/Pubs/pdf/11579-medicare-costs.pdf>

Medicare	Monthly Cost
Your monthly cost for Medicare Part A	\$ -0-
Your monthly cost for Medicare Part B	\$
Your monthly cost for Medicare Part D — enter any additional income related premium cost (IRMAA) you are required to pay to Medicare	\$
Total monthly cost you pay to Medicare	\$

Step 2

List your monthly premium for a Medigap, Medicare Advantage and/or Part D insurance plan.

Private Insurance Plan	Monthly Cost
Your monthly cost for Medigap Plan (+ Part D prescription drug plan), or Medicare Advantage Plan w/ prescription drugs, if elected	\$

Step 3

Add the totals from Steps 1 and 2 above.

Medicare, Private Insurance, and Prescription Drug Cost	Monthly Cost
Total monthly cost (add Step 1 + Step 2)	\$

Step 4

If you are eligible for a group medical plan, complete the following to calculate your total cost for insurance.

Group Insurance and Medicare Cost (If Applicable)	Monthly Cost
Your monthly cost for group medical coverage	\$
If you are also enrolled in Medicare, list total monthly cost from Step 1	\$
Total monthly cost	\$

Step 5

Compare the total monthly cost found in Step 3 to Step 4 to determine whether Group Insurance or Medicare plus a private insurance plan will be your lowest cost option. Other factors to compare and consider include plan benefits, access to your medical providers and prescription drugs, and taxes.

Note: Medicare and private insurance rates are subject to change.