

Help465 Medicare Planning Worksheet

Your Annual Medicare Review

Estimated Time: 15–20 Minutes

Purpose:

Your healthcare needs, prescription medications, and Medicare plan can change over time. Use this worksheet each year to review your current coverage, identify any changes, and prepare for your annual Medicare review.

Why Review Every Year?

Even if you're happy with your current Medicare coverage, reviewing it annually is a smart habit.

A review doesn't automatically mean you should change plans.

It simply helps ensure your current coverage still fits your healthcare needs.

Medicare Minute

Reviewing your Medicare plan each year isn't about finding something wrong.

It's about making sure it's still the right fit.

Step 1 — My Current Medicare Coverage

Current Medicare Plan

Plan Year

Current Prescription Drug Plan (if applicable)

Review Date

Step 2 — What's Changed Since Last Year?

Check all that apply.

- ☐ I started seeing a new doctor.
 - ☐ I stopped seeing a doctor.
 - ☐ My primary care physician changed.
 - ☐ My specialists changed.
 - ☐ My medications changed.
 - ☐ I moved.
 - ☐ My health changed.
 - ☐ My financial situation changed.
 - ☐ Nothing significant has changed.
 - ☐ Other
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Help465 Heads-Up

Even small changes...such as adding a new medication or changing pharmacies...can affect how well your Medicare coverage fits your needs.

Step 3 — My Healthcare This Year

Approximately how many times did I visit:

Primary Care Physician

Specialists

Urgent Care

Emergency Room

Hospital

Step 4 — My Prescription Review

- ☐ My medication list is current.
- ☐ I started new medications.
- ☐ I stopped taking medications.
- ☐ My preferred pharmacy changed.
- ☐ I experienced prescription cost concerns.

Notes

Step 5 — My Satisfaction Review

How satisfied am I with my current Medicare coverage?

Doctors

☐ Excellent

☐ Good

☐ Fair

☐ Poor

Prescription Coverage

☐ Excellent

☐ Good

☐ Fair

☐ Poor

Healthcare Costs

☐ Excellent

☐ Good

☐ Fair

☐ Poor

Customer Service

☐ Excellent

☐ Good

☐ Fair

☐ Poor

Overall Satisfaction

☐ Excellent

☐ Good

☐ Fair

☐ Poor

Real-Life Scenario

Elaine completed this review before her annual Medicare appointment.

She realized that although she liked her current plan, she had started taking two new prescription medications earlier in the year.

That simple observation gave her an important topic to discuss during her review.

Lesson: Sometimes the biggest benefit of an annual review isn't changing plans...it's confirming that your current coverage still meets your needs.

Step 6 — Questions for My Annual Review

Write down any questions you'd like to discuss.

Step 7 — Before My Annual Review

☐ My doctor list is current.

☐ My medication list is current.

☐ I've reviewed my healthcare priorities.

☐ I've written down my questions.

☐ I'm ready for my Medicare review.

Reflection

Think about your healthcare over the past year.

What changed?

What stayed the same?

Did your Medicare coverage continue to meet your expectations?

If you could improve one thing about your healthcare experience, what would it be?

Sometimes the best outcome of an annual review isn't making a change.

It's gaining confidence that your current coverage is still serving you well.

Final Reminder

Healthcare isn't static.

Your Medicare coverage shouldn't be either.

Taking a few minutes each year to review your healthcare needs can help you stay informed, identify potential concerns early, and prepare for meaningful conversations about your coverage.

Keep This Worksheet

Complete a new copy of this worksheet every year.

Comparing one year's worksheet to the next can help you recognize changes in your health, medications, providers, and priorities over time.

It's a simple habit that can make future Medicare decisions easier and more informed.