



WHAT TO ASK

Medicare Advantage Edition (Maryland 2026)

Bring this list to your appointment or phone call. It's designed to help you advocate for yourself or a loved one with clarity and confidence.

Coverage & Network

- Which plans are available in my county for 2026?
- Will I be able to keep my current doctors and specialists?
- Are my preferred hospitals and urgent care centers in-network?
- Does this plan cover my prescriptions, and what are the copays?

Costs & Benefits

- What are the monthly premiums, deductibles, and out-of-pocket maximums?
- Are dental, vision, and hearing included?
- Does this plan offer transportation, fitness or meal benefits?

Transition Support

- Will I need to re-enroll manually or will coverage roll over?
- Can you help me compare plans side-by-side?
- What happens if I don't choose a new plan by the deadline (Dec. 7th)?

Advocacy & Access

- Are there plans tailored for people with chronic conditions or disabilities?
- Can I get help applying for Extra Help or Medicaid if I qualify?
- Is there a local resource or hotline I can call if I get confused later?

Disclaimer

This checklist is for informational and advocacy purposes only. It does not constitute legal, financial, or medical advice. Always consult a licensed insurance broker or Medicare specialist before making decisions about your coverage. Plan availability and benefits vary by county and may change annually

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