



Estimate Worksheet

Use this worksheet to help figure out your annual health care costs. By tracking your current expenses, you can estimate how much you can afford in the future. This will help when selecting the type of Medicare plan that is right for you.

Keep in mind that this is just an estimate, and that your health care costs can vary widely from year to year. If you like, you can fill out worksheets for multiple years to get an even better view of how much you spend on health care.

NOTE: Your worksheets should be kept private and do not need to be shared with any health plans.

Independent Health is a Medicare Advantage organization with a Medicare contract. Y0042_C2971 Accepted 03112013



Medical needs:

Estimate the number of times you utilize each of the following services. Then fill in the cost based on your current health plan (for example, a visit to your primary doctor may be a \$20 copayment). Multiply the times you use a service annually and the cost of that service to determine the total amount you spend on this service each year.

Service	Number of Times Annually	Cost	Total
Example: Primary Doctor Visit	3	\$20	\$60
Premium (either annual or monthly)			
Primary Doctor Visit			
Specialist Visit			
X-Ray			
Laboratory Tests			
Inpatient Hospital Stay			
Outpatient Surgery			
Routine Annual Physical			
Colonoscopy			
Colorectal Screening			
Smoking Cessation			
Mammogram			
Pap Smear			
Bone Mass Measurement			
Prostate Screening			
Pneumonia Vaccine			
Hepatitis B Vaccine			
Flu Shot			
Grand total:			

Dental and vision needs:



Calculate your dental and vision needs in the same way as your medical needs.

Service	Number of Times Annually	Cost	Total
Example: Dental exam/cleaning	1	\$40	\$40
Dental Exams/Cleanings			
Dental X-Rays			
Eye Exams			
Contact Lenses or Prescription Eyeglasses (# of pairs)			
Grand total:			

Other costs to consider:



Aside from health care needs like doctor visits and prescription drugs, there could be other expenses you have now that may be covered by certain Medicare Advantage plans.

Service	Number of Times Annually	Cost	Total
Example: <i>Health club membership</i>	1	\$450	\$450
Example: <i>Acupuncture</i>	6	\$35	\$210
Grand total:			

Your annual health care expenses:



Now it's time to determine how much you spend – and what you spend it on – every year.

1. Tally up the grand totals of each section and write those four numbers in the grid below.

- These four numbers are important because each number indicates how much you spend on specific services – for example, if you spend a lot on prescription drugs, you may want to choose a plan that offers Part D.

2. Calculate the total of all four numbers.

- This final number is important because it indicates how much you spend annually on health care, which can help you better prepare for choosing a Medicare plan that you can afford.

Totals	
Grand total for medical needs	
Grand total for pharmacy needs	
Grand total for dental and vision needs	
Grand total for other costs	
Your total health care expenses:	

If you have any questions while filling out your worksheet, feel free to call us at (716) 635-4900 or 1-800-958-4405, TTY 1-888-357-9167 (October 1 – February 14: Monday – Sunday, 8 a.m. – 8 p.m., February 15 – September 30: Monday – Friday, 8 a.m. – 8 p.m.), visit us online at www.wnymedicare.com or speak with one of our RedShirts® at a Medicare Information Center near you. (A sales person will be present with information and applications. For accommodations of persons with special needs at sales meetings, please contact us.)