

## Under 65 Needs Analysis: (Marketplace household mimics tax return)

- Who? (Members to be covered)
- What? (Health / Dental / US Able / Life)
- When?
- How Much Coverage?

How often do you visit the Dr?

Any preexisting conditions for yourself or family history? (Hosp plan, CI Plan)

- Physician Network? get names of Primary and specialist
- Drug Formularies? get drug names

Overall health is directly related to dental health, everyone needs a dental plan

- Risk Assessment: (Accident plan)

How active are you /kids/spouse? Sports, hobbies, household chores?

So that I am able to best assist you today, I will begin by asking you some basic questions.

The first set of questions I have will determine whether you may be eligible for an ACA plan and/or premium subsidy. I will ask you for information regarding your citizenship, if you're married and file jointly, if you have access to group coverage, if you've filed a tax return for the previous year, and your adjusted gross income.

Once we determine your eligibility, I will ask you a few questions to determine which health plans fit your needs, and how you plan on using your health care coverage.

The last set of questions I have for you will be about your budget to choose a plan that best fits your medical and financial needs.

### Health Assessment Questions

- Do you currently have coverage?
- Are you looking for family coverage or for yourself?
- Do you see a specialist?
- Do you have a doctor or facility that you currently use or would like to use?
- How often do you go to the doctor?
- What medications are you currently taking?

### Budget Assessment Questions

- What is a comfortable deductible for you?
- What would you like to pay monthly for your premium?
- What amount of out-of-pocket costs are you comfortable with?

## Turning 65 and Medicare needs analysis:

- Still Working? (Group Coverage)

compare group plan vs. medicare option

will they need to apply for Part B

- Collecting Social Security? (automatically enrolled in Medicare Part B)
- Income Level? will they qualify for Medicaid, LIS, pay additional Part B IRMMA
- How Much Coverage? Supp or Advantage plan
- Extra Benefits? (Final Expense / Dental / US Able)
- Physician Network? List of Dr.'s
- Drug Formularies? list of Meds(use the medicare wizard)

Risk Assessment: ask about their activities, lifestyle