High Deductible Plan G Decision Worksheet

The Medicare Dude™ Resource Library

Determine whether High Deductible Plan G fits your financial strategy.

Use this worksheet to compare premium savings, evaluate your emergency reserve, and decide whether a high deductible plan aligns with your retirement goals.

Before You Begin

■ I understand High Deductible Plan G has an annual deductible before most benefits are paid.

■ I know that after the deductible is met, benefits generally match standard Plan G.

■ I have reviewed my current healthcare spending.

■ I know my Medicare effective date.

Financial Readiness

■ I have an emergency fund available.

■ I can comfortably cover the annual deductible if needed.

■ Lower monthly premiums are important to me.

■ I prefer saving on premiums when my healthcare usage is low.

Reserve Fund Strategy

■ I am willing to set aside the monthly premium savings.

■ I understand a dedicated reserve fund may help prepare for future healthcare expenses.

■ I will review this strategy with my financial and insurance professionals before making a decision.

Annual Cost Comparison Worksheet

Item	Plan G	HD Plan G	My Estimate
Monthly Premium	$______	$______	$______
Annual Premium	$______	$______	$______
Potential Deductible	Included	$______	$______
Estimated Total Annual Cost	$______	$______	$______

Questions to Ask Before Enrolling

■ How much will I save each month?

■ How many years would I need to remain healthy for the savings to outweigh the deductible?

■ Does this carrier offer household discounts?

■ What has the company's rate increase history looked like?

■ Would standard Plan G better fit my healthcare usage?

My Decision

■ High Deductible Plan G appears to fit my needs.

■ I want to compare standard Plan G.

■ I want to compare Plan N.

■ I would like personalized recommendations.

Compare High Deductible Plan G Quotes

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Independent Medicare Broker Since 1998

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