



# Smart Healthcare Shopping

March 28, 2025

The annual health insurance open enrollment period ended on December 7, but people who are covered by a Medicare Advantage Plan can still make changes in their coverage. The Medicare Advantage Open Enrollment period runs from January 1 through March 31, allowing people covered by these plans to switch to another Medicare Advantage plan or drop their Advantage plan and return to traditional Medicare Part A and B, with the option to enroll in a standalone Part D prescription drug plan. They can also apply for Medicare supplement insurance, although they might be subject to medical underwriting if/when they do.

The switch is not hard; you simply need to enroll in the new Medicare Advantage plan online or through your medicare.gov account. An independent agent can also complete the enrollment process. Any of these actions will automatically disenroll you from your current plan.

Why switch? Your current provider network may not be offering the access you desire. You can contact your preferred healthcare provider to find out which network plan they work with—remembering that networks can change at any time during the year. Your current prescription drug(s) may no longer be covered by your current Medicare Advantage provider; if so, you can check different Medicare Plan Finders to see each plan's deductible and whether your medications are covered.

Finally, if you're facing significant healthcare costs in the coming year, you can compare your plan's 2025 out-of-pocket limits with other plans. The maximum limit for 2025 is \$9,350 for in-network care and \$14,000 for in- and out-of-network combined. But plans can set any limit up to the maximum.

Smart health insurance shoppers will pay attention to the supplemental benefits that pay for non-Medicare health expenses like dental, vision, hearing, transportation and fitness. Some plans are scaling back some of these additional benefits, which could come as a surprise if you plan to get dentures or a new pair of glasses. Once again, you can shop for benefits by reviewing what your plan will offer this year vs. what other plans are offering.

This is obviously a complicated undertaking, and you might need the assistance of a health insurance agent. But remember that these agents are paid a commission from the plans they recommend, so it might be wise to double-check their recommendations.

**Sources:**

[https://www.forbes.com/sites/dianeomdahl/2025/01/09/here-we-go-again-the-medicare-advantage-open-enrollment-period/?mc\\_cid=70626bb8fd&mc\\_eid=e605897169](https://www.forbes.com/sites/dianeomdahl/2025/01/09/here-we-go-again-the-medicare-advantage-open-enrollment-period/?mc_cid=70626bb8fd&mc_eid=e605897169)

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

Please feel free to forward this article and offer to anyone you know who might have financial questions or need some unbiased advice. Most financial advice is sales advice. In stark contrast, we are fee-only (non-commissioned) fiduciary advisors. We just provide truthful, unbiased advice to our clients.



**Jeffrey Broadhurst**  
MBA, CFA, CFP  
Broadhurst Financial Advisors, Inc.



**\*\*PRIVACY NOTICE\*\***

This message is intended only for the individual or entity to which it is addressed and may contain information that is privileged, confidential, or exempt from disclosure under applicable federal or state law. You are hereby notified that any dissemination, distribution, or copying of this communication, except in accordance with its intended purpose, is strictly prohibited.

**Our physical and mail address:**

1911 West Point Pike  
P.O. Box 301  
West Point, PA 19486-0301

**Contact us:**

Phone: (215) 325-1595  
Email: [jeff@broadhurstfinancial.com](mailto:jeff@broadhurstfinancial.com)