HARBORLINE RETIREMENT PRESS • PRINTABLE READER BONUS #2

Medicare Advantage vs. Medigap Personal Decision Scorecard (2027)

Rate each statement 1 (Strongly Disagree) to 5 (Strongly Agree), then sum each section (max 25 points) to see your unbiased 2027 match.

Section 1: Original Medicare + Medigap (Plan G / Plan N / HD Plan G) Alignment

#	Priority Statement (Score 1 to 5)	Score (1–5)
1	Seeing any doctor, specialist, or major cancer center nationwide without referrals or network barriers is a top priority.	_____ / 5
2	I prefer a predictable monthly premium (~$140–$230 + Part D) to cap worst-case annual medical bills at $292 (Plan G) or $3,050 (HD Plan G).	_____ / 5
3	I travel frequently outside my home county, split seasons between two states, or travel internationally.	_____ / 5
4	I manage chronic health conditions (or have family history of cancer/cardiac illness) and want to avoid insurer prior authorization delays.	_____ / 5
5	I live in one of the 46 states with Medigap medical underwriting and want to lock in guaranteed-issue coverage during my 6-month Medigap OEP.	_____ / 5
TOTAL	SECTION 1 TOTAL (Original Medicare + Medigap Alignment)	_____ / 25

Section 2: Medicare Advantage (Part C / MA-PD) Alignment

#	Priority Statement (Score 1 to 5)	Score (1–5)
1	Keeping fixed monthly premiums as close to $0 as possible (beyond my $209.40 Part B premium) is essential for my monthly cash flow.	_____ / 5
2	All of my current physicians, specialists, and my preferred local hospital system are verified in-network on a 4.0+ Star local HMO/PPO plan.	_____ / 5
3	I maintain a dedicated liquid medical emergency fund equal to my plan's annual MOOP (up to $9,850 in-network in 2027) for a major health year.	_____ / 5
4	Bundled routine dental, vision, hearing, and OTC allowances deliver immediate value I will actively use every year.	_____ / 5
5	I rarely leave my home metropolitan area for routine medical care and am willing to review my ANOC and re-shop every Oct 15–Dec 7.	_____ / 5
TOTAL	SECTION 2 TOTAL (Medicare Advantage Alignment)	_____ / 25

How to Interpret Your 2027 Score

• **Section 1 higher by 4+ points:** Original Medicare + Medigap (Plan G, Plan N, or 2027 High-Deductible Plan G) + standalone Part D is your strongest structural fit.

• **Section 2 higher by 4+ points:** A vetted 4.0+ Star Medicare Advantage (MA-PD) plan fits your budget—keep a liquid MOOP reserve and audit your Annual Notice of Change every October.

• **Within 3 points (Tie):** Closely examine **2027 High-Deductible Plan G ($3,050 deductible)**—it pairs low monthly premiums ($45–$85/mo) with nationwide Original Medicare access and less than one-third the $9,850 MA MOOP exposure.