



Health Care Cost Estimator

Use this tool to forecast your client's health care and long-term care costs so they can more accurately plan for these expenses in retirement.

Client information

Enter client's full name	<input type="text" value="Date of birth"/> <small>Enter date as mm/dd/yyyy</small>	<small>Gender</small> <input type="text" value="Select gender"/>
Retirement age	<small>Tax filing status</small> <input type="text" value="Select status"/>	Household income at retirement age ¹
Zip code at retirement ²	<input type="text" value="Pre-Medicare plan"/> <small>If retiring before 65</small>	<small>Medicare plan</small> <input type="text" value="Select plan"/> <small>Need help? Try Medicare Match</small>

Add partner

Select a health risk category

Client

<p>Low risk</p> <ul style="list-style-type: none"> You don't smoke tobacco. You visit the doctor only for routine visits. You are free of chronic health conditions. 	<p>Medium risk</p> <ul style="list-style-type: none"> You smoke tobacco, or You visit the doctor for non-routine care. You have 1 or 2 chronic health conditions. 	<p>High risk</p> <ul style="list-style-type: none"> You smoke tobacco. You visit the doctor often for non-routine care, and You have 3+ chronic health conditions or a family history.
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¹ Enter the client's adjusted gross income added to their tax-exempt income.
² Data for certain zip codes may not be available.



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Medicare Match

Use this tool to identify a Medicare plan that best suits your client's health coverage preferences in retirement.

Choosing the right Medicare coverage now can make a big difference for your client later in terms of cost and care options.

Here's how it works:

1. Submit your client's preferences.

Walk your client through the brief questionnaire in the next screens. Their answers will help identify the coverage that best meet their needs.

2. Evaluate plan options.

Review the suggestions and choose the match that best aligns with their preferences and health status.

3. Get actionable next steps.

Use the data to help get a fuller picture of your client's financial planning in retirement. They can then shop for the best available coverage match.

Remember:

Make sure your clients enroll in Medicare by age 65 for full coverage and to avoid penalties. The right time to sign up depends on your client's birth date and the date they are no longer covered by employer insurance.

FAQ

[How does Medicare Match work?](#) ▾

[How does Vanguard calculate matches?](#) ▾

[Get started](#)

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Plan flexibility

How much flexibility do you need with doctor, hospital, and treatment options?

Depending on the plan you choose, you may be limited to in-network providers or a specific geographic area.

To make sure you're covered appropriately, consider your desires to see out-of-network specialists, travel, or split time between residences.

How do you feel about choosing a plan where you have to stay in-network?

- Flexibility not needed:** I feel comfortable being part of a provider network if it provides me lower cost coverage.
- Some flexibility needed:** I'm okay being part of a provider network, as long as I have some out-of-network options.
- Most flexibility needed:** It's important for me to see any provider that accepts Medicare without restrictions.

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Worst-case protection

What do you want your out-of-pocket maximums to be?

Certain plans don't limit the amount you could owe if you experience a worst-case health scenario. Others cap your out-of-pocket maximum and charge a higher premium.

What range are you ok with for out-of-pocket maximums?

- No maximum:** I'm not worried about having an out-of-pocket maximum.
- \$5,000 to \$10,000:** I'm comfortable with an out-of-pocket maximum in this range.
- Cap at \$5,000:** It's important to me to have an out-of-pocket maximum of less than \$5,000.

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Cost predictability

How important is it for you to have a predictable annual cost for your health care? These costs include Medicare premiums and out-of-pocket expenses.

For some of us, knowing that "everything will be covered" makes pricier coverage worth the expense.

How predictable do you want your annual medical costs to be?

- Predictability not needed:** I'm willing to pay more out-of-pocket if it means my total medical costs will be lower.
- Somewhat predictable:** Out-of-pocket expenses can fluctuate as long as my deductible isn't too high.
- Very predictable:** It's important for me to have predictable monthly health costs so I can budget for them.

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Health status

Some Medicare plans cover pre-existing conditions, while others do not.

Take your current health status into account, so you can find a plan that will be the most cost-effective based on how much care you may need.

How would you describe your health status?

Low risk

- You don't smoke tobacco.
- You visit the doctor only for routine visits.
- You are free of chronic health conditions.

Medium risk

- You smoke tobacco, or
- You visit the doctor for non-routine care.
- You have 1 or 2 chronic health conditions.

High risk

- You smoke tobacco.
- You visit the doctor often for non-routine care, and
- You have 3+ chronic health conditions or a family history.

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Calculate Medicare Match



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Medicare Match

Your client's closest Medicare options, ranked by their priorities.

These options represent the closest available Medicare plan that you can use to model costs. They are ranked based on your client's preferences.

Not all Medicare plans are available in all areas, so shopping for a plan where your client lives is the best way to make a choice.

If the matches don't resonate with your client, you can [change their questionnaire answers](#).

Not seeing what you expected? The Medicare Match questionnaire helps rank plans based on four criteria, but the tool can't currently base recommendations on your specific circumstances. Also, due to limitations of the Mercer model, Medicare plans may be mapped to similar plans in the Health Care Cost Estimator.

Showing results 1-3 of 10

Your client's ranking criteria

Plan flexibility¹

Most flexibility

Worst-case protection²

No out-of-pocket cap

Cost predictability³

Very predictable

Availability	Plan Name	Plan Flexibility	Worst-case Protection	Cost Predictability	Estimator Input	Action
100% Available in your area	Original Medicare with Medigap Plan F or G	Most flexibility	No out-of-pocket cap	Very predictable	Medicare Plan G + Prescription Drug Plan	Add to Estimator
83% May not be available in your area	Original Medicare with Medigap Plan D, M, or N	Some flexibility	\$5,000 to \$10,000 cap	Some predictability	Medicare Plan N + Prescription Drug Plan	Add to Estimator
74% May not be available in your area	Original Medicare with Medigap Plan K	Most flexibility	No out-of-pocket cap	Predictability not needed	Medicare Plan N + Prescription Drug Plan	Add to Estimator

1 This allows your client to see doctors in or out-of-network. It affects available providers, specialists, and travel or long-term stay to other locations.
 2 This is about how much your client may be out-of-pocket in case of a health emergency.
 3 This factors in how predictable annual costs will be for health care, between plan premiums and out-of-pocket expenses.

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