

# Service Area Reduction (SAR) Checklist

Part of the Prepare for Medicare Insider Method™

## What is a SAR?

A **Service Area Reduction (SAR)** happens when your Medicare Advantage plan exits or reduces coverage in your county or region.

If you're affected, you qualify for a **Special Enrollment Period (SEP)** from **December 8 through the end of February** to pick new coverage.

### Confirm Your SAR Status

- |   |     |                          |    |                          |
|---|-----|--------------------------|----|--------------------------|
| 1. Did you receive an official SAR notice from your plan?         | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2. Did you save the letter for proof of eligibility for your SEP? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

### Know Your Enrollment Window

- |  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| 3. Do you know your SEP dates (Dec 8 – Feb 28/29)?             | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 4. Did you add the deadline to your calendar or set reminders? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

### Gather Your Key Information

- |   |     |                          |    |                          |
|---|-----|--------------------------|----|--------------------------|
| 5. Do you have your plan/member ID card and latest Explanation of Benefits (EOB)? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|---|-----|--------------------------|----|--------------------------|

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## Gather Your Key Information (continued...)

6. Did you make a list of your doctors, hospitals, and specialists? Yes  No
7. Did you write down your prescriptions, dosages, and refill info? Yes  No

## Explore Your Coverage Options

8. Have you compared new Medicare Advantage (MAPD) plans in your county? Yes  No
9. Did you look at Medicare Supplement (Medigap) + Part D as an option? Yes  No
10. Do you know about the **Medigap Guarantee Issue (GI) window?**  
*(If your MA plan leaves, you may qualify for a special right to buy a Medigap plan without health questions - but it's limited and varies by state.)* Yes  No
11. Do you understand what happens with drug coverage? Yes  No
- If you have **Extra Help** or **Medicaid**, you'll be auto-assigned a Part D plan if you don't choose one.
  - If you don't, you must **enroll yourself** or risk having **no drug coverage**.



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## Confirm Your New Enrollment

12. Did you receive a welcome packet and new ID card from your plan?      Yes       No

13. Do you understand that only your last enrollment submitted during your SEP counts (Medicare's "last application in" rule)?      Yes       No

## Pitfalls to Avoid

- ✗ Waiting until the last minute
- ✗ Assuming you'll be auto-enrolled (unless you're Extra Help/Medicaid for Part D only)
- ✗ Forgetting to check drug coverage
- ✗ Missing your GI window for Medigap

## Matt's Insider Rule

If you answered "No" to 2 or more items, it's time to shop plans or get professional help before your SEP closes!

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IF YOU FIND THIS FREE CHECKLIST HELPFUL,  
PASS IT ON TO FRIENDS AND FAMILY!

For more checklists, tools, or to get the latest edition of *Prepare for Medicare – The Insider’s Guide to Buying Medicare Insurance*, visit [www.PrepareforMedicare.com](http://www.PrepareforMedicare.com).

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To your wealth, wisdom, and wellness,  
–Matt

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- ✓ No obligation to enroll
- ✓ Friendly, independent guidance

This checklist is for general informational purposes only. It's based on over two decades of Medicare industry experience and is designed to help you stay organized when reviewing your coverage. Medicare rules, plan details, and premiums change frequently. Always double-check with your insurance company or a licensed Medicare insurance agent before making any coverage decisions. This publication is not affiliated with or endorsed by the Social Security Administration, the Department of Health and Human Services, or the Centers for Medicare & Medicaid Services. All opinions are those of the author.

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