

# Medicare Made Clear™

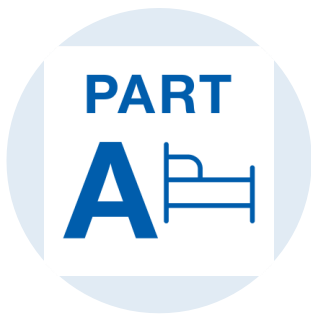
## Understanding Your Medicare Options

## Top Medicare questions

- ① Who is eligible for Medicare?
- ② What are my coverage options?
- ③ When can I enroll?
- ④ What are my next steps?
- ⑤ Once I am covered by Medicare, how could I save money?
- ⑥ Where can I find more information?

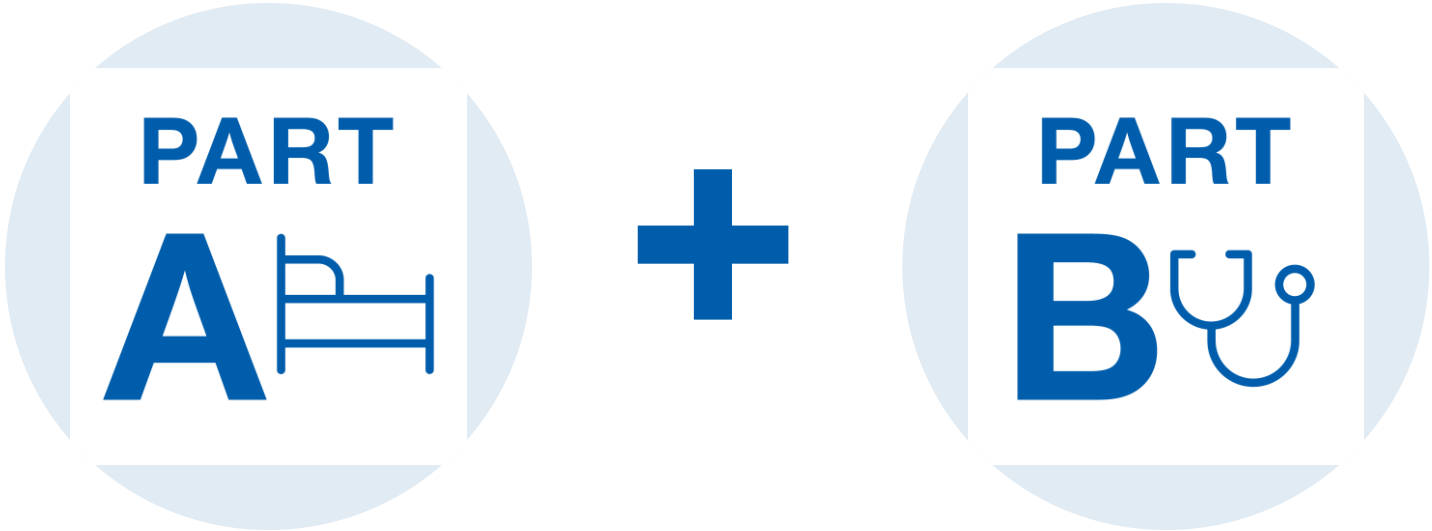
COVERAGE OPTIONS

# Coverage options

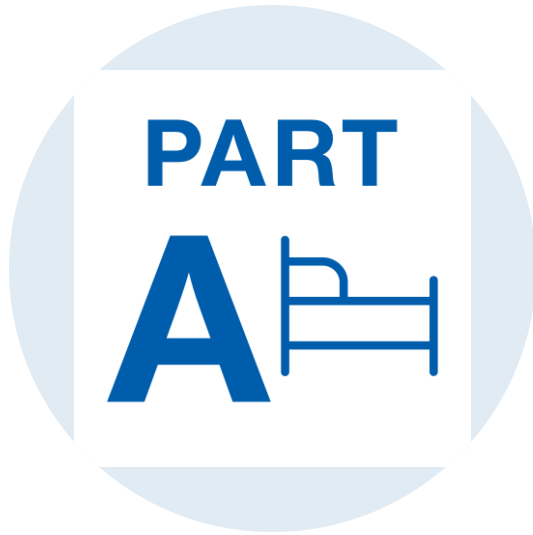


COVERAGE OPTIONS

# Original Medicare



COVERAGE OPTIONS



## Hospital insurance

- Inpatient hospital care
- Inpatient mental health care
- Skilled nursing services
- Hospice care
- Some blood transfusions

## COVERAGE OPTIONS



## Fast facts

### Costs

- Most people don't pay a monthly premium
- You pay only your deductible —the first \$1,316 in 2017 —for a hospital stay of fewer than 60 days

### Enrollment

- You can't be turned down because of your medical history or a pre-existing condition

### Coverage

- Stays of more than 60 days require a daily co-pay
- Multiple stays may mean multiple deductibles
- You can go to any qualified hospital in the U.S. that accepts new Medicare patients
- Hospital care outside the U.S. isn't usually covered

COVERAGE OPTIONS



## Doctor and outpatient visits

- Physician services
- Outpatient hospital services
- Ambulance
- Outpatient mental health
- Laboratory services
- Durable medical equipment (wheelchairs, oxygen, etc.)
- Outpatient physical, occupational and speech-language therapy
- Some preventive care

## COVERAGE OPTIONS



## Fast facts

### Costs

- No out-of-pocket maximum
- For co-insurance, you pay 20% of Medicare-approved cost
- Part B has a monthly premium that is determined by your income
- May have higher premiums if you join after your Initial Enrollment Period

### Enrollment

- You can't be turned down because of your medical history or a pre-existing condition

### Coverage

- You can get care throughout the U.S., but generally not outside the country
- Participating physicians who accept new Medicare patients
- Some preventive health care is provided



## COVERAGE OPTIONS



**PART  
A**



**PART  
B**

## What's not covered

- Medicare Part A and Part B deductibles, co-insurance and premiums
- Medicare Part B excess charges (amount billed over what Medicare agrees to pay)
- Prescription drug coverage
- Additional benefits such as hearing, vision and dental
- Long-term care or custodial care if that's the only care you need. Most nursing home care is custodial care

COVERAGE OPTIONS

## Medicare Advantage plans



COVERAGE OPTIONS



## Medicare Advantage plans

- Combine Part A and Part B and, in many cases, include prescription drug coverage
- Offered by private insurance companies
- Often include additional benefits like routine vision care, hearing care, wellness services and nurse phone line support

## COVERAGE OPTIONS



## Eligibility for Part C

- Must be enrolled in Medicare Parts A and B
- Must live in plan service area
- Eligibility is not affected by health or financial status
- Must not have end-stage renal disease (ESRD)\*

\*There are special rules for end-stage renal disease (ESRD). People with ESRD may be able to join a Medicare Special Needs Plan (SNP) if one is available in their area.

## COVERAGE OPTIONS



## Fast facts

### Costs

- Plan premiums and terms can change from year to year
- Must continue to pay your Part B monthly premium

### Coverage

- Convenience of one single plan
- Many plans include prescription drug coverage (Part D)
- Coverage is often limited to a service area —unless it's an emergency
- May be required to see doctors and hospitals that are included in the plan's network
- May offer additional benefits not covered by Medicare like dental, vision, hearing and preventive care

COVERAGE OPTIONS



## Types of Part C plans

### Coordinated care plans

- Health Maintenance Organization (HMO) plans
- Preferred Provider Organization (PPO) plans
- Special Needs Plans (SNP)
- Health Maintenance Organization Point of Service (HMO-POS) plans

### Other plans

- Private Fee-For-Service (PFFS) plans
- Medical Savings Account (MSA) plans

COVERAGE OPTIONS

# Prescription drug plans



COVERAGE OPTIONS



## Helps with the cost of prescription drugs

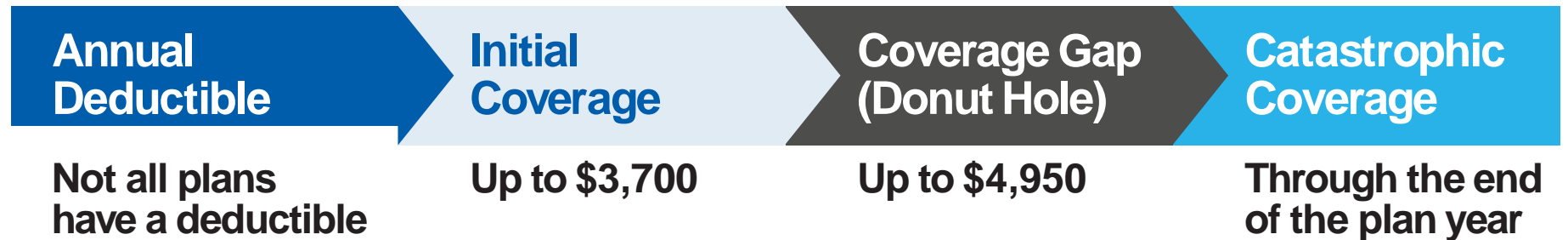
- Only offered through private insurance companies
- You must continue to pay your Part B premium



## COVERAGE OPTIONS

## Understanding Drug Coverage Stages

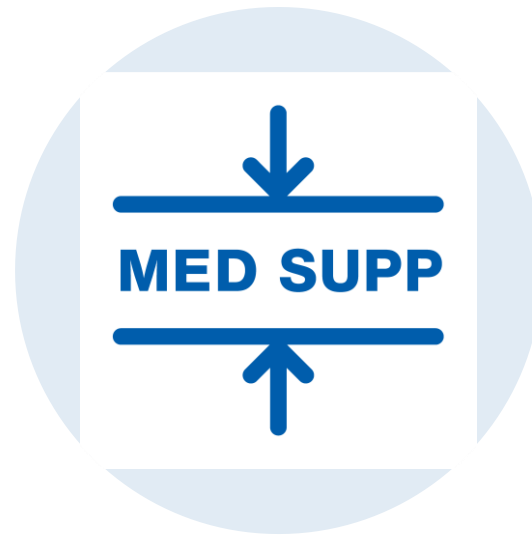
If your plan has a deductible, you pay the total cost of your drugs until you reach the deductible amount set by your plan.



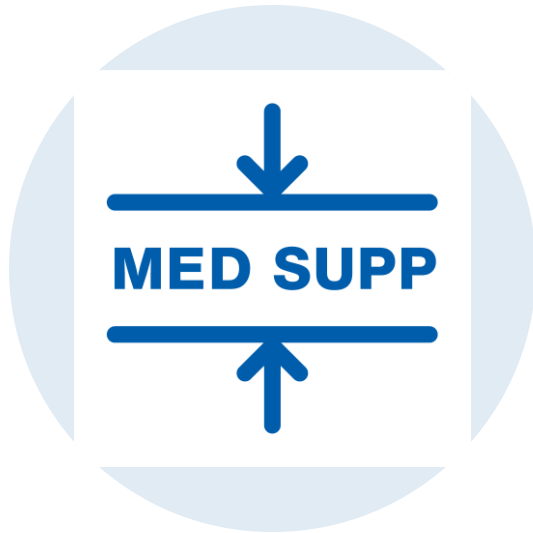
**Note:** On January 1 of each year, the coverage cycle starts over and the dollar limits can change. Amounts listed above reflect the 2017 plan year.

COVERAGE OPTIONS

# Standardized Medicare supplement insurance plans



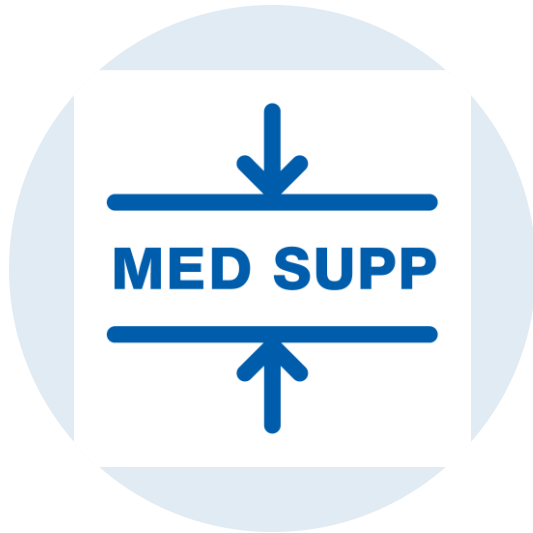
## COVERAGE OPTIONS



## Medicare supplement insurance plans

- Help cover some of what Medicare Parts A and B don't
- Offered by private insurance companies
- Plans are named A, B, C, D, F, G, K, L, M, N, and a high-deductible Plan F
- Benefits vary by plan
- Generally, the more comprehensive the coverage, the higher the premium
- Massachusetts, Minnesota and Wisconsin have different standardized plans than the other states

COVERAGE OPTIONS



## Eligibility for Medicare supplement insurance plans

- Generally must be enrolled in Medicare Parts A and B
- Resident of the state in which you are applying for coverage
- Age 65+ (or under age 65 with certain disabilities in some states)
- People of any age with end-stage renal disease

COVERAGE OPTIONS

# Medicare choices

STEP 1

Enroll in Original Medicare.

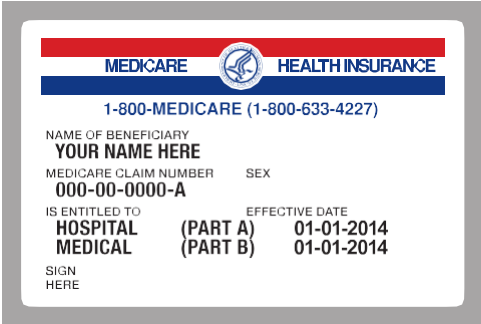
STEP 2

Decide if you need additional coverage. You have two ways to get it.

### Original Medicare Provided by the government

**PART A**  **Part A covers hospital stays**


**PART B**  **Part B covers doctor and outpatient visits**



**OPTION 1** — OR — **OPTION 2**

Add one or both of the following to Original Medicare:

**Medicare Supplement Insurance**  
Offered by private companies


 Covers some of the costs not paid by Original Medicare Parts A and B


**Medicare Part D**  
Offered by private companies


 **Part D covers prescription drugs**

Choose a Medicare Advantage plan:

**Medicare Advantage (Part C)**  
Offered by private companies

 **Part C combines Part A (hospital) and Part B (doctor)**

 Provides additional benefits

 **Most plans cover prescription drugs**