


Parts of Medicare

- A Hospital
- B Physicians
- C Medicare Advantage
- D Prescription Drug Benefit

MEDICARE  **HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **07-01-1986**
MEDICAL (PART B) EFFECTIVE DATE **07-01-1986**

SIGN HERE → Jane Doe

Original Medicare

- No Benefits while traveling outside the USA
- Deductibles and co-insurance
- Part A Deductible \$1 156 (first 60 days)
- Part B Deductible \$140
- Part B Coinsurance 20%
 - ▣ Unlimited liability for you

Medicare Supplement (Medigap) Plans



- Standardized A – N
- Can see any provider that will see you as a Medicare patient
- Does NOT include Part D
- Prices vary widely from company to company.

Medicare Advantage Plans

- ▶ HMO
- ▶ PPO
- ▶ SNP's
- ▶ PFFS

Part D – RX Coverage

- Voluntary/Penalty
- Model Plan
- Plan Designs
- Formulary
- Pharmacies
- Do you need to shop?
- Donut Hole
- Gap issues
- Gap solutions
- Low Income Subsidy

2012 Medicare Part D "Buckets"



1	2	3	4
Deductible	Initial Coverage Limit (ICL)	Donut Hole or Gap	Catastrophic
\$0 to \$320	\$2930	\$4700	Insurance will pay 95%
Does your plan have a deductible?	A credit of money which is reduced each time you fill a prescription	Money you spend out of your pocket from buckets 1, 2 & 3	of covered medications through December 31 st
	Copayments and coinsurance apply here	Maximum out of your pocket is \$4700	You pay 5%

Plan Analysis

- ▶ Cost – What will my monthly premium and out-of-pocket costs be?
- ▶ Benefits – Do I want extra benefits and services, like eye exams, routine physical exams, preventive dental or alternative care?
- ▶ Doctor Choice – Can I see the doctor(s) I want to see? Do I need a referral to see a specialist?
- ▶ Convenience – Where are the doctor's offices? Is there paperwork? Do I have to file claims myself?

Enrollment Periods

- IEP Initial Enrollment Period
- AEP Annual Election Period 10/15-12/07
- ADP Annual Dis-Enrollment Period
1/1-2/14
- SEP Special Enrollment Period