ROTHROCK FINANCIAL GROUP

Your Medicare Options

When you first sign up for Medicare and during certain times of the year, you can choose how to get your Medicare coverage. **There are 2 main ways to get Medicare.**

Original Medicare (Fee for Service)

Part A
Hospital

Part B
Medical

Centers for Medicare Services





Optional Add	Optional Add
Medicare Supplement Private Insurance Companies	**Part D** **Drugs** Private Insurance Companies
 Helps pay cost-sharing in A & B	

OR

Medicare Advantage Plan (Managed Care)

Part C = A +B +D

Benefits Assigned to Private Plan

Hospital **Medical**



Drugs





Premium, co-pay & out of pocket limit vary by plan. May also offer additional benefits like dental.

- Original Medicare includes Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- You can add a Medicare drug plan to get Medicare drug coverage (Part D).
- You can add a Medicare Supplement (also called Medigap) that helps pay your out of pocket costs (like your 20% co-insurance). All claims are filed directly with Medicare. Medicare decides what is paid and what is not and then notifies the Supplement Company to pay the claim accordingly.

- An Advantage Plan (Part C) is a Medicare approved plan from a private insurance company that offers an alternative to Original Medicare for your health and drug coverage. These plans bundle together Part A, Part B and usually Part D.
- You may need to use doctors in its network and get approval for certain drugs or services.
- Since you assign your Part A and Part B benefits to an insurance company, providers file the claims directly with that insurance company and that company decides how the claim is paid.

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