

# Discover Medicare & the Challenges Ahead!



Open the camera app on your phone and point it at this QR code to learn more.



# What's Next?

The Medicare process is ever changing and has become overwhelming. Not every enrollment into Medicare is the same. If not completed correctly and in a timely manner, you may experience a loss in coverage or even a penalty.



Find the right path to  
**YOUR** Medicare Enrollment!

# Get to Know Medicare

## Medicare Parts A & B

### Original Medicare

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. Part B, also known as Medical Insurance, covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Some people get Part A and Part B automatically, while others must enroll themselves.

## Medigap

### Medicare Supplement Plan

Medigap is Medicare supplement insurance that helps fill "gaps" in Original Medicare and is sold by private companies. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medigap policy can help pay some of the remaining health care costs, like copayments, coinsurance, and deductibles.

## Medicare Part C

### Medicare Advantage Plan

Medicare Part C, or Medicare Advantage (MA) plans, are offered by private insurance companies approved by Medicare. You still have Original Medicare when enrolling into an MA Plan, but the MA plan coordinates most Part A and Part B coverages. Many MA plans also bundle prescription drug coverage (Part D). In some cases, you'll need to use doctors who are in the plan's network. Some plans offer extra benefits not covered by Original Medicare—like dental, vision, hearing, and more.

## Medicare Part D

### Medicare Prescription Drug Plan

Medicare prescription drug coverage adds to your Medicare health coverage. Part D helps you pay for both brand-name and generic drugs. Like MA plans, Medicare drug plans are offered by Medicare-approved private insurance companies.

## Resources

**Medicare:** Visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (TTY: 1-877-486-2048)

**Social Security:** Visit [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213 (TTY: 1-800-325-0778)



# Medicare Enrollment Examples

## PATH 1

### Automatic Enrollment

Meet Jon,



Jon was **already getting his Social Security benefits** prior to turning 65.

Since he's already getting Social Security\*, he'll **automatically be enrolled** into Medicare Part A and Part B.

A few months before his 65th birthday, he will receive his Medicare card in the mail.

\*Also true for Railroad Retirement Board benefits

## PATH 2

### Non-Automatic Enrollment

Meet Michelle,

Michelle is 64 and **plans to retire when she turns 65**. She wants to enroll in Medicare since she won't have her employer's health coverage after retiring.



She **isn't getting Social Security or Railroad Retirement Board benefits** (yet).

So, she **must enroll herself into Medicare** by contacting Social Security starting **3 months** before the month she turns 65.

## PATH 3

# Leaving Employer Coverage

### Meet Henry,

Henry is still working - and **plans to continue working past age 65**. He gets his health insurance through his employer\* and decides to delay Part B enrollment until he stops working.



A few months prior to his retirement, Henry contacts the Social Security Administration **to activate Medicare Part B**. To avoid any late enrollment penalties, he provides proof of **creditable coverage** and active employment since turning 65.

\*If Henry's employer has less than 20 employees, or his employer health and/or prescription coverage is not creditable, he may not be able to delay Part B.

## PATH 4

# Other Cases

**Everybody's life is a little bit different.** Here are a few examples that require more specific guidance:

- Enrolling in Medicare due to disability, End-Stage Renal Disease or ALS (Lou Gehrig's disease)
- Enrolled in retiree coverage, an ACA plan or TRICARE.
- Working past your 65th birthday for a small company (less than 20 employees).
- Contributing to an HSA and approaching age 65.

Regardless of your unique situation, help is available. The Social Security Administration handles **Medicare enrollment and related questions** (contact information on Page 3). One of our licensed agents can also assist you.




# Medicare Coverage Options

## Option A: Original Medicare



Enroll in Original Medicare, then add supplemental and/or prescription drug coverage:





For Medicare-covered services at the doctor or hospital:

-  Show your red, white and blue **Medicare card** and your **supplemental coverage card**.
-  Pay your **Medicare Part B premium** plus your **supplemental premium** each month. **Out of pocket costs** are determined by **Original Medicare** and your **Supplemental plan** (if any).
-  You can go to **any doctor or hospital that takes Medicare**, anywhere in the US.

For prescription drugs:

-  For covered prescriptions, show your standalone **Part D drug plan card**.
-  Pay the **Part D drug plan premium**.  
**Out of Pocket costs** are mainly determined by your chosen plan, your prescriptions, your plan’s formulary, which pharmacy you use, and eligibility for assistance programs.

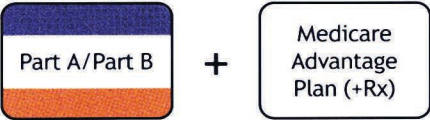
Additional considerations:

-  The **only Annual Enrollment** you’ll encounter is for the **Part D drug plan**.
-  Generally, the best time to enroll in a **Medigap plan** is during your **Medigap open enrollment period** (starts the month you are 65 and enrolled in **Medicare Part B**).






# Option B: Medicare Advantage (MA)



Enroll in Original Medicare, then add a Medicare Advantage Plan (also known as an MA plan):





For Medicare-covered services at the doctor or hospital:

-  Show your **Medicare Advantage Plan card**.
-  Pay your **Medicare Part B premium** plus your **MA plan premium** each month.  
**Out of Pocket costs** are determined by your chosen MA plan.
-  Often, MA plans utilize a network of **participating providers** for non-emergency or non-urgent care. Some MA plans allow members to go out-of-network (i.e. PPO) but possibly with higher costs.

For prescription drugs:

-  Show your **Medicare Advantage Plan card** (unless your MA plan does not include Part D prescription drug coverage, which is possible but less common).
-  For MA plans that include drug coverage, **your single monthly MA plan premium** includes the Part D drug plan premium.  
**Out of Pocket costs** are mainly determined by your chosen plan, your prescriptions, your plan’s formulary, which pharmacy you use, and eligibility for assistance programs.

Additional considerations:

-  The Medicare Annual Enrollment Period occurs annually from **October 15 – December 7** and is the time of year to drop or switch your MA plan.
-  You may try to switch from one Medicare coverage option to the other. However, rules and restrictions may apply.

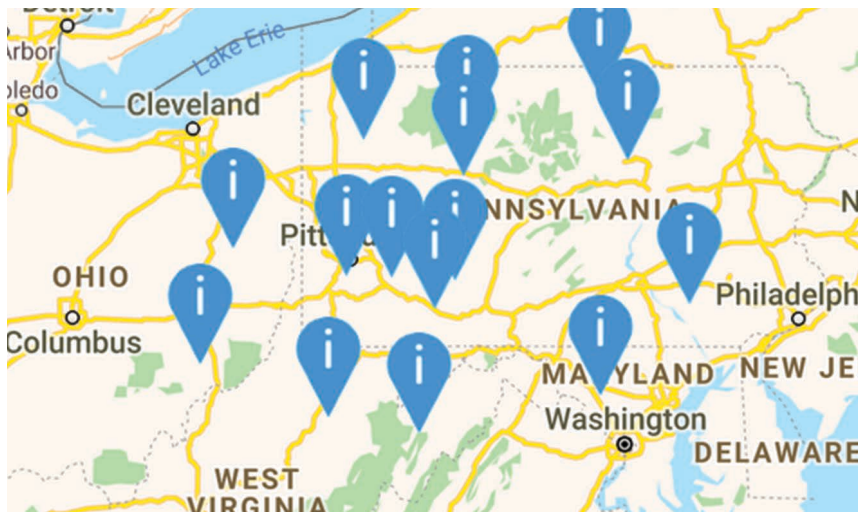






# INSURANCE SERVICES<sup>LLC</sup>

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## Meet US

We're available to meet in person or via phone or web conference.



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