

# Guide To Your Personalized HEALTH CARE



Solutions Brought to You By:  
**TOM DROLET**  
Licensed Independent Agent

Proudly Contracted with:



**ADVOCATE**  
HEALTH ADVISORS



AHIP certification is a professional designation that demonstrates an individual's knowledge of the health insurance industry and its regulations.

Email Today: [Tom.Drolet@twinwealthstrategies.com](mailto:Tom.Drolet@twinwealthstrategies.com)

**Medicare Advantage – Supplemental - Prescription Drug Plans**

I am a stress and anxiety relief **specialist**.

My passion is you. I love serving seniors! The stress you feel over navigating medicare will be a thing of the past. I take the time to understand your specific situation, and provide personalized solutions.

I am an **independent agent**.

I specialize in the plans available to Alabama residents and can assist outside the state where licensed. I am NOT beholden to any single insurance company. My allegiance is to my client and after listening to your needs and goals, I can shop all the top companies for the policy that will offer the best solution for your personal needs. There is never a charge for my services.

I am a **licensed** health agent who specializes in Medicare.

I understand the Parts of Medicare, Supplement, and Medicare Advantage plans. Medicare can be very confusing and stressful. You do not have to face Medicare alone. I'll be here every step of the way to walk you through it.

I am an **experienced agent**.

I have been an Insurance Professional since 2017 and approach all clients with the heart of a teacher. SERVING clients and treating them like family because they are!

## THERE IS A GREAT SOLUTION AVAILABLE FOR YOU AND YOUR MEDICARE NEEDS.



**Tom Drolet**  
*Independent Sales Agent*

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Contact me today  
to schedule Your  
Free Consultation!



[www.advocatehealthadvisors.com](http://www.advocatehealthadvisors.com)

Medicare Advantage - Supplemental - Prescription Drug Plans



# HOW DO YOU FIND THE BEST MEDICARE SOLUTIONS?

**NUMBER ONE:** Find a local broker in your STATE, who can be your trusted resource to help guide you through the Medicare MAZE to find your SOLUTIONS. Use the broker to be single point of contact for any questions, local carrier information, claims issues/questions, etc.

**NUMBER TWO:** Whatever your situation, find answers to various questions in order to help find the best Medicare SOLUTION for you.

- Are you enrolling in Medicare this year?
- Are you thinking about retiring?
- What do Medicare Parts A, B, C and D mean?
- Do your doctors and preferred hospitals accept the Advantage plan. you are interested in?
- Are my prescriptions Covered?
- How much will it cost?
- Do I have deadlines to enroll?
- What is Original Medicare and are there other options?
- Difference between Medicare and other health coverage?
- Is Original Medicare coverage enough?
- Do you travel out of State for long periods of time on a regular basis?
- Do you have major health issues?
- What is your financial risk tolerance for your health needs?

We do not offer every Medicare plan available in your area. Currently we represent over 7 organizations which offer 50+ plans and products in your area of Alabama. Please contact Medicare.gov or 1-800-Medicare, or your local State Health Insurance Program (SHIP) to get information on all of your options.



# PART A

Inpatient care in Hospital, Skilled Nursing facility care, Inpatient care in a skilled nursing facility (not custodial long-term care, hospice care, and home health.

## Hospital Care:

Premium \$0 (most cases)

Deductible Days 1 – 60 = \$1,600

Deductible Days 61 – 90 = \$400 per day

Deductible Days 91 – 150 = \$800 per day

## Skilled Nursing:

Your cost days 1-20= \$0\*

Your cost days 21-100= \$200 per day

Your cost days 100+ = 100% cost to you

Home Health Services

No Coverage = 100% cost to you

## Hospice:

Generally covered at 100%

## Foreign Travel Emergency:

No Coverage = 100% cost to you

\*Skilled Nursing Benefits requires 3 night admitted stay at a hospital

\*\* Part B premium is income driven – listed cost is the standard premium

Medicare Part A will cost nothing for most people. It is considered "paidup" if you have worked at least 10 years in the U.S. and paid taxes during these years toward this future benefit.



# PART B

The 2023 Premium is \$164.90 per month. Those with higher income may pay more for Part B and Part D. **IRMAA (Income-Related Monthly Adjustment)**

After the 2023 deductible of \$226, there is a 80%/20% cost share.

Part B covers 2 types of services:

Medically necessary services: Service or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.

## MEDICARE SUPPLEMENT (MEDIGAP)

DESCRIPTION OF SERVICE	G	N	B
Medicare Part A (Hospitalization) Coinsurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓
Medicare Part A Deductible	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	Copay <sup>2</sup>	✓
Medicare Part B Deductible <sup>5</sup>			
Medicare Part B Excess Charges <sup>3</sup>	✓		
Blood (first three pints)	✓	✓	✓
Foreign Travel Emergency (up to plan limit) <sup>4</sup>	80%	80%	
Hospice Part A Coinsurance or Copayment and Respite Care Expense	✓	✓	✓
Skilled Nursing Facility Coinsurance	✓	✓	

<sup>1</sup> Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.



# PART D

Medicare members are required to purchase Part D prescription drug coverage to avoid a penalty.

**The average cost is \$33 per month.**

Plans have different Formularies, and Benefits can/do change from year to year. Part D plans are included in most Part C Advantage plans.

Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means there’s a temporary limit on what the drug plan will cover for drugs.

Not everyone will enter the coverage gap. The coverage gap begins after you and your drug plan have spent a certain amount for covered drugs. Once you and your plan have spent \$4,660 on covered drugs in 2023 you’re in the coverage gap. Once you reach the coverage gap, you’ll pay no more than 25% of the cost for your plan’s covered brand-name prescription drugs. Once you’ve spent \$7,400 out-of-pocket in 2023 you’re out of the coverage gap



# ELIGIBILITY

**ORIGINAL Medicare:** 65 Years Old

**Part A - Hospital:** US Citizen and Resident

**Part B - Doctor/Medical:** Special Situation

For example, people with ERSD, disabled for 2 years

You can sign up during these 7 months. If you plan to work past 65, these times can differ for you:



**Signing up for Medicare** – Set up a SSA account at [ssa.gov](https://ssa.gov)

Already on Social Security or Disability Benefits?

Social Security will usually automatically enroll you.



# Original Medicare

\$1,600 Deductible	<b>Part A</b>	Hospital
\$226 Deductible 80%	<b>Part B</b> \$164.90/mo	Medical

## Medicare Supplement (Medigap)

An insurance policy that pays deductibles and 20%

Price varies  
\$90-\$185 +

Average Cost \$33.00	<b>Part D</b> Prescription Drug Coverage	Deductible Copays
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Potential monthly cost  $164.90 + 135.00 + 33.00 = \$332.90$





# Medicare Advantage

## Three Key Questions:

1. Does your doctor accept your plan?
2. Are your drugs covered?
3. What is the Max out of Pocket (MOOP)?

## Part C

*Bundled Package Managed by an Insurance Company. Hospital, Medical, and Drug coverage combined.*

*Typically includes some dental and vision.*

**Part C = A+B+D**

(Note: you must continue to pay your part B costs)



The 2 most popular plans are G and N.

Supplements have a monthly premium, and you must purchase a standalone (Part D Prescription Drug Plan)

Freedom to choose doctors and hospitals throughout the US.

## TURNING 65 AND STILL WORKING?

**OPTION ONE:** Take Part A and use it with your Employer insurance.

**OPTION TWO:** Discontinue employer coverage and transition into full Medicare.

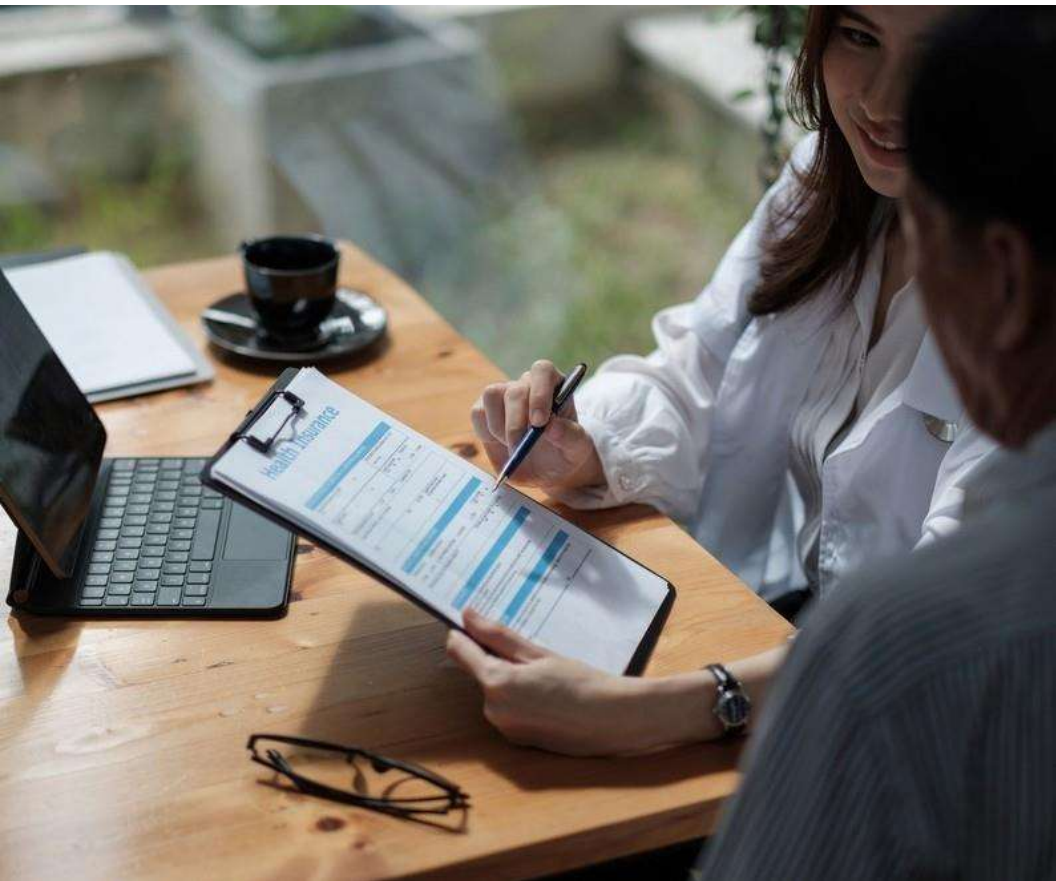


## WHAT IS YOUR PREFERRED FINANCIAL RISK TOLERANCE?

Do you prefer to have coverage which saves you the most possible on monthly premium, but takes a little more exposure financially in the event of a major illness or injury, while obtaining additional benefits.

OR Do you prefer to pay more on a monthly basis with premium in exchange for lower out of pocket exposure or richer benefits?

How is your present health condition? Is there any present serious health conditions?





## IF YOU'RE OVER 65 AND PLAN TO WORK FOR A FEW MORE YEARS:

More Alabamians are opting to retire later in life, in some cases to maximize Social Security retirement income. If you are part of an employer health plan, Medicare might already pay benefits under Part A (hospital coverage). Whether or not you should enroll in Part B (medical coverage) depends on:

1. The size of your company.
2. How much you pay toward your group premium.
3. If you need coverage for a spouse and/or dependents.
4. We can review your situation and help you determine what coverage makes the most sense for you.



## WHEN YOU DECIDE TO STOP WORKING:

When you leave your job and lose your employer coverage, you'll have a Special Enrollment Period to sign up for Medicare Part B (and Part A if you haven't already). This period lasts for 8 months, starting the month after your employment OR your group health insurance ends. If you still do not enroll after 8 months, you may face a penalty for late enrollment.

### IMPORTANT:

If you are interested in joining a Medicare Advantage or Medicare Prescription Drug plan, your chance to join lasts for two months after the month your employer coverage ends.

## IF YOU HAVE COBRA COVERAGE:

COBRA is not considered employer coverage. You must sign up for Part B during the first 8 months you have COBRA to avoid the late-enrollment penalty. If you miss the 8-month window, you must wait to sign up during the next General Enrollment Period (January 1 - March 31) and coverage won't start until July 1.



# MEDICARE SAVINGS PROGRAMS IN ALABAMA

Alabama has different programs for low- income individuals or couples who qualify for Medicare. The services you get depend on how much income you have. These programs pay Medicare premiums, and in some cases, Medicare deductibles and coinsurance.

To be eligible for the Medicare Savings Programs:

- \* Be eligible for Medicare Part A (Hospital Insurance)
  - \* Be living in Alabama, Be a U.S. citizen,
  - \* Have a monthly income below a certain limit.
  - \* Pays the Medicare Part B premium, which is \$164.90 (2023) per month
- 2023 Single income limits: \$1,235 — \$1,661

For more details on Extra Help—LIS and Alabama Medicare Savings Program, go to:

**[WWW.EXTRAHELP4YOU.COM](http://WWW.EXTRAHELP4YOU.COM)**

Find updated income limits, filable forms, online links to forms and LIS application.

Some Medicare Advantage Plans offer additional benefits for those that get LIS or the Medicare Savings Plan.





# GET EXTRA HELP PAYING YOUR MEDICARE DRUG COSTS

If you have limited income and resources, you may qualify for help to pay for some health care and drug coverage costs.

If you qualify for Extra Help and join a separate Medicare drug plan or [Medicare Advantage Plan](#) with Medicare drug coverage (Part D):

- You'll get help paying your drug coverage costs.
  - You won't pay a late enrollment penalty.
  - Drug costs are from \$4.30-\$10.35

There are income and asset levels for singles and married couples.



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