

# DO YOUR MEDICARE WITH A SMILE

Medicare Advantage - Supplemental - Prescription Drug Plans



Solutions Brought to You By:

**TOM DROLET**

Licensed Independent Agent

## **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!

### **Independent Sales Agent**

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# How Do I Find The Medicare Solution That Meets My Needs?

**1** 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.

**2** 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?
- 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 Required Days 1 - 60  
Deductible Required Days 61- 90  
Deductible Required Days 91- 150

See medicare.gov for current deductibles

**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.

## Skilled Nursing:

Your cost days 1-20= \$0\*  
Your cost days 21-100  
Your cost days 100+ = 100% cost to you Home Health Services  
No Coverage = 100% cost to you

See medicare.gov for current deductibles

## 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

# PART B

Those with higher income may pay more for Part B and Part D. IRMAA (Income-Related Monthly Adjustment)

Deductible applies and 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	✓
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.**

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

NOTE: 2024 is the last year for the “donut hole.”

A \$2,000 out of pocket cap takes effect for Medicare Part D in 2025. (See [medicare.gov](https://www.medicare.gov) for current out of pocket costs.)

## Medicare Enrollment Periods Explained

**Annual Enrollment Period (AEP):** The Annual Enrollment Period (AEP) is October 15th through December 7th each year.

This is the time period where you can change your Medicare Advantage plan or your Medicare Part D Prescription Drug Plan if you wish.

Plan changes made during this period will take effect on January 1st of the next year.

**Open Enrollment Period (OEP):** The Open Enrollment Period (OEP) is January 1st through March 31st each year.

This is another opportunity for Medicare Advantage Plan members to make a plan change. During this time, Medicare Advantage-eligible beneficiaries will be able to change their MA Plan, or they may choose Original Medicare and find prescription drug coverage with a Medicare Part D Plan.

Plan changes made during this period take effect on the first of the month following submission of a new application.

# ELIGIBILITY

**ORIGINAL Medicare:** 65 Years Old

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

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

For example, people with ERSD or have been on Social Security Disability Insurance for 2 years.

You can sign up during these 7 months. If you plan to work past age 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

Deductible  
Required

**Part A**

Hospital

Deductible  
Required  
and then 80%

**Part B**  
Monthly Premium  
Required

Medical

## Medicare Supplement (Medigap)

An insurance policy that pays deductibles and 20%  
Premiums vary.

**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.

Premium  
Varies

**Part D**  
Prescription  
Drug Coverage

Deductible  
Copays



# 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)



## 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.

## 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.

## 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?



# 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.
- Single income limits apply.

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 based on your level of extra help

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





# Veterans

## Helping you Navigate a Sea of Information

### Did you know?

- You can complement military benefits (VA, CHAMPVA and Tricare For Life) with the right Medicare plan?
- Veterans will not lose their VA or Tricare for Life benefits
- Complement military benefits with the right Medicare plan
- All our Veterans Initiatives Program specialists are trained and certified in the combination of military and Medicare benefits.

## You May be Missing Benefits

Too many Veterans and family members struggle with the complexity of both Medicare and Military benefits (VA, Tricare for Life, and CHAMPVA). You have earned both benefits. It can be complicated to navigate the combination of these health care systems in maximizing the benefits and care you deserve. Advocate Health Advisor's Veteran's Initiative Program can help. Our trained and certified representatives provide a no obligation review of your benefits.

**Disclaimer:** This is an advertisement. By calling this number or providing your information you agree to speak with a licensed insurance agent about Medicare Advantage, Part D Prescription Drug Plans or Medicare Supplements. Not affiliated with any government agency including Medicare. [We do not offer every plan available in your area. Currently we represent 7 organizations which offer 50+ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.] [Currently we represent 7 organizations which offer 50+ products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.



**Call To Schedule Your Free Consultation**

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