

# MEDICARE: WHAT YOU NEED TO KNOW



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Rochester Region

# Medicare has 4 parts ...

The Original Medicare Plan will cover many of your medical expenses but not all of them.  
That's why it's important to know what options are available to you for additional coverage.



	1 Part A – Hospital Insurance (“Original Medicare”)	2 Part B – Medical Insurance (“Original Medicare”)	3 Part C – Medicare Advantage Plans	4 Part D – Prescription Drug Coverage	What are Medicare Supplement Plans?
	You must be a citizen or permanent resident of the U.S. to get coverage through Medicare, a government health care plan for people 65 and over and disabled people.	Medicare Part B is optional, but it is recommended that you sign up for it as soon as you are eligible if you are not working. There is a late-enrollment penalty if you don't sign up for Part B when you enroll in Part A.*  If you are working full time at a company with 20 or more employees, you may be able to decline signing up for Part B and not have a late-enrollment penalty. Please see your plan administrator or talk to Medicare for more information.	Medicare Advantage plans are health plan options that are approved by Medicare and are offered by private insurance companies to manage your Medicare benefits and provide extra coverage.  You use your Medicare Advantage plan card when getting health services.	Part D offers coverage for your prescription drug needs through private insurance companies.  You can get coverage through a stand-alone Prescription Drug Plan that covers <b>only</b> prescription drugs or through a Medicare Advantage plan that includes health care <b>and</b> prescription drug coverage.  There is a late-enrollment penalty if you do not sign up for Part D when you enroll in Medicare and you don't have “creditable coverage” through another plan (meaning that the plan you are in provides coverage at least as good as the coverage from Part D).*	These are private plans (also called Medigap) with benefits that work with Medicare Parts A and B to fill the coverage “gaps” left by having Original Medicare only.  You can also have a stand-alone Prescription Drug Plan when you have a Medicare Supplement plan.  You cannot have both a Medicare Supplement and a Medicare Advantage plan.  You can sign up anytime during the year. Certain rules apply.
<b>Eligibility</b>	You are eligible when you turn 65 if you/ your spouse has paid into Social Security for at least 10 years.	You are eligible when you turn 65 and are enrolling/enrolled in Part A.	You must be eligible for Part A and enrolled in Part B.	You are eligible if you are entitled to Medicare Part A or enrolled in Part B.	Generally you are eligible if you are enrolled in Medicare Parts A and B.
<b>Premium</b>	Your Social Security benefits include Part A benefits so, in most cases, there is no premium to pay.†	Monthly premium (amount set by Medicare each year) typically paid through your Social Security Income.	There may be a monthly premium payment (in addition to the Part B premium) paid directly to the Health Plan.	There is a monthly premium payment (in addition to the Part B premium). Premium is paid directly to the Health Plan.	There is a monthly premium payment (in addition to the Part B premium). Premium is paid directly to the Health Plan.
			<b>HMO</b>		
<b>Copayment/ Coinsurance/ Deductible</b>	Copayments, coinsurance and/or deductible may apply.	Copayments, coinsurance and/or deductible may apply.	Copayments, coinsurance and/or deductible may apply.	Copayments, coinsurance and/or deductible may apply.	Copayments, coinsurance and/or deductible may apply.
<b>Covers</b>	<ul style="list-style-type: none"> <li>• Inpatient hospital care</li> <li>• Skilled nursing facilities (not custodial or long-term facilities)</li> <li>• Helps cover hospice care and home health care</li> </ul>	<ul style="list-style-type: none"> <li>• Physician services</li> <li>• Outpatient treatment</li> <li>• Other services not covered by Part A</li> <li>• Some preventive services</li> </ul>	Provides all Part A and Part B benefits plus extra coverage not offered by Medicare	Outpatient prescription drugs	Plans help pay your share of costs for Medicare-covered services.
<b>Network</b>	Choice of participating doctors and medical facilities	Choice of participating doctors and medical facilities	Choose a Primary Care Physician (PCP) who coordinates all your health care — including referrals to specialists and for hospitalization.	Choice of participating Medicare Part D pharmacies	Choice of participating doctors and medical facilities

† See the Medicare and You handbook available from Centers for Medicare & Medicaid Services for more information.

\* When you do enroll, you will pay this late fee for the rest of the time you have this coverage.

# Medicare Advantage Timeline



## You may join, switch or drop a Medicare Advantage plan at these times:

- When you first become eligible for Medicare (from 3 months before you turn age 65 to 3 months after the month you turn age 65).
- If you get Medicare due to a disability, you may join during the 3 months before to 3 months after your 25th month of disability.
- You may enroll during the Annual Election Period, October 15 - December 7, with coverage beginning on January 1 of the following year.
- During the Medicare Advantage Open Enrollment Period (MA OEP), January 1 to March 31, individuals enrolled in a Medicare Advantage (MA) plan or Medicare Advantage Prescription Drug Plan (MA-PD) are allowed to make a one-time election to switch to a Medicare Advantage (MA) plan, a Medicare Advantage Prescription Drug Plan (MA-PD) or to disenroll from their MA / MA-PD plan and obtain coverage through Original Medicare.



In certain situations, you may be able to join, switch or drop Medicare Advantage plans during a Special Enrollment Period. A few examples of a Special Enrollment Period are:

- If you lose creditable coverage (loss of employer group coverage)
- If you make a permanent move into or out of the plan's service area
- If you have both Medicare and Medicaid
- If you become approved for Low Income Subsidy (LIS — extra help) or NYS EPIC
- If you qualify for any other exceptional conditions determined by the Centers for Medicare & Medicaid Services (CMS)



# Other Medicare Enrollment Opportunities

## Annual Election Period (October 15 – December 7)

- There are no restrictions for eligible individuals. You can change your Medicare Advantage plan, Medicare Prescription Drug plan or Medicare Supplement plan for the coming year.

## Open Enrollment Period (January 1 – March 31)

- If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).
- You can disenroll from a Medicare Advantage (MA) plan or Medicare Advantage Prescription Drug plan (MA-PD) and return to Original Medicare.
- If you disenroll from an MA or MA-PD plan during the Medicare Advantage disenrollment period and return to Original Medicare, you may also elect to enroll in a stand-alone Prescription Drug Plan (PDP).

## Special Election Period

- You are eligible if you have moved into the service area, have a loss of group coverage, qualified for Social Security "extra help" or have Medicare and Medicaid.



**Contact us** by calling **1-800-659-1986 (TTY: 1-800-662-1220)** to arrange for a meeting with your local Direct Pay Medicare Sales Consultant Monday through Friday 8 a.m. to 8 p.m. or **emailing [GroupHRT65@excellus.com](mailto:GroupHRT65@excellus.com)**.



**A Medicare specialist will contact you to discuss your personal circumstances.**



Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-662-1220).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-659-1986 (TTY:1-800-662-1220)。

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