

# MEDICARE OPTIONS

## MEDICARE AND THE ALLIANCE HEALTH PLAN

### CHOOSING MEDICARE COVERAGE

If you or your spouse will soon be 65 and wish to review the many Medicare plans available, you should start researching several months prior to turning age 65. It takes time to read through information on all of the individual plans available, and to process applications to a plan you choose. Extensive information is available at [www.medicare.gov](http://www.medicare.gov).

Making an informed decision before applying will be very important. One way to learn about your options is to visit web sites such as [www.eHealthInsurance.com](http://www.eHealthInsurance.com), to search for Medicare options, or other coverage such as dental or vision plans. If you need assistance you may wish to contact a local insurance broker, who can help you through the fine print and educate you about various policies and reputable insurance companies.

To get in contact with a local insurance broker, contact the National Association of Health Underwriters (NAHU) at (202) 552-5060 x0, or visit their website [www.nahu.org](http://www.nahu.org) and click on “Looking for an Agent?” NAHU can provide a list of brokers in your area. Also available are Consumer Guides. Visit [www.nahu.org](http://www.nahu.org), and in the top right corner click on “Search” and type “Consumer Guide.” Through this search, you will find several links to various consumer information such as the “Consumer Guide to Medicare”: <https://nahu.org/looking-for-an-agent/helpful-guides/consumer-guide-to-medicare>.

Ask your doctor which Medicare plans they accept. It may be valuable to ask other seniors what they like and dislike about their plans. Keep in mind that the same plan may not be ideal for every person.

To learn more, visit [www.medicare.gov](http://www.medicare.gov) and search for “Medicare & You” to read a helpful booklet.

### MEDICARE

Medicare is health insurance for people age 65 or older. When you sign up for Social Security benefits, you will be enrolled automatically in Medicare Part A. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. Please call Social Security at (800) 772-1213 or visit or call your local Social Security office to sign up. The premiums for Part A and B are usually taken out of your monthly Social Security monthly income benefit. Part B premium rates may change each January 1st.

If you have limited income and resources, your state may help you pay for Part A and/or Part B. For more information, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call Social Security at (800) 772-1213 or Medicare at (800) MEDICARE.

**Medicare Part A** (hospital insurance) helps cover your inpatient care in hospitals. Part A also may help cover services such as skilled nursing facility, hospice, and home health care.

**Medicare Part B** (medical insurance) helps cover medically-necessary services like doctors’ services and outpatient care. Part B also helps cover some preventative services to help maintain your health and to keep certain illnesses from getting worse. To learn more, visit [www.medicare.gov](http://www.medicare.gov) and search for “Medicare & You.”

### SUPPLEMENTAL INSURANCE

In addition to the Original Medicare coverage (Part A and B) Medicare also offers Part C.

**Medicare Part C** (Medicare Advantage Plans) is another way to get your Medicare benefits. It combines Part A, Part B and sometimes Part D (prescription drug) coverage. Medicare Advantage Plans are health plan options that are approved by Medicare but run by private companies. They are part of the Medicare Program, and sometimes called “Part C.” When you join a Medicare Advantage Plan, you are still in Medicare. With Medicare Advantage Plans:

- In many cases, the premiums or the costs of services (co-pays and deductibles) can be lower than they are in the Original Medicare Plan or the Original Medicare Plan with a Medigap policy. Medicare Health Plans charge different premiums and have different costs of services, so it is important to check with the plan before you join.

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### SUPPLEMENTAL INSURANCE (*cont*)

- The plans provide all of your Part A (hospital) and Part B (medical) coverage and must cover medically-necessary services.
- They often have a network, which means you may have to use doctors or hospitals who belong to the plan. Some of the plans require referrals to see specialists.
- They generally offer extra benefits, and many include prescription drug coverage.
- In many cases, your costs for prescription drug coverage can be lower than in the stand-alone Medicare Prescription Drug Plans.
- Some of the plans coordinate your care, using networks and referrals, more than others. This can help manage your overall care and can also result in savings to you.
- You don't need to buy a Medigap policy.

Speaking to other retirees that live in your area is a good way to find out about plans. You can also find information about policies in your area at [www.medicare.gov](http://www.medicare.gov).

You can compare plan choices at [www.medicare.gov/find-a-plan/questions/home.aspx](http://www.medicare.gov/find-a-plan/questions/home.aspx). AARP has information about Medicare and supplemental plans at [www.aarp.org/health/medicare](http://www.aarp.org/health/medicare). This may assist in answering your questions.

If you call (800) MEDICARE, counselors are available to guide you through plan options and enroll you in a plan. You may only be able to change plans once a year.

### MEDIGAP SUPPLEMENTAL INSURANCE

The Original Medicare Plan (Part A and Part B) pays for many health services and supplies but it does not cover all of your out-of-pocket health care costs. If you have the Original Medicare Plan you may want to purchase a Medigap supplemental policy to help cover out-of-pocket costs. Medigap plans may cover certain things that Medicare doesn't cover.

A Medigap policy is health insurance sold by private insurance companies to fill gaps in the Original Medicare Plan (Part A and Part B). A Medigap policy covers only one person; if you and your spouse both want Medigap coverage you each need to buy separate Medigap plans.

You can compare Medigap policies at: [www.medicare.gov/find-a-plan/questions/medigap-home.aspx](http://www.medicare.gov/find-a-plan/questions/medigap-home.aspx).

You can read through a helpful publication titled "Choosing a Medigap Policy." The **2019** link for this publication is <https://www.medicare.gov/Pubs/pdf/02110-Medicare-Medigap-guide.pdf>.

Since Medicare offers prescription drug coverage (Part D) this coverage no longer comes with a Medigap plan. Medicare Prescription Drug Plan (Part D) is offered by private companies that are approved by Medicare. To learn more about Medicare prescription drug coverage, visit [www.medicare.gov](http://www.medicare.gov) to view the booklet titled "Your Guide to Medicare Prescription Drug Coverage".

**Medicare Part D** (Medicare Prescription Drug Coverage) helps cover prescription drugs. This coverage may help lower your prescription costs and help protect against higher costs in the future.

Medicare Prescription Drug Coverage (Part D) is available to anyone with Medicare. Medicare drug plans are run by insurance companies and other private companies that are approved by Medicare. You can get prescription drug coverage by either 1) joining a Medicare Advantage Plan and get all of your prescriptions through this plan 2) join a Medicare Prescription Drug Plan (Part D).