

Medicare Basics for Patients

The Parts of Medicare

- Part A - Traditional Medicare
- Part B - Traditional Medicare
- Part C - Medicare Advantage (MA)
- Part D – Prescription Drug coverage
- Supplemental Medicare – also known as MediGap

What does Medicare Part A Cover?

- Inpatient hospital
- Skilled nursing facility (SNF)
- Home health
- Hospice

What does Medicare Part B Cover?

- Medical procedures, doctors office visits, office-based testing, services and equipment
- Injectable drugs administered in the doctor's office
- Outpatient services

What does Medicare Part C or Medicare Advantage offer?

- Health Maintenance Organizations (HMOs)
 - Require you to seek care in a specified network of hospitals and doctors
- Preferred Provider Organizations (PPOs)
 - Allow members to obtain care from providers outside networks, at higher costs
- Private Fee-for-Service (PFFS)
- Waivers for those who have group health coverage through an employer or union

How does MA differ from Traditional Medicare?

Although Medicare Advantage must provide the same benefits as Traditional Medicare, there may be:

- Different coinsurances, copayments or deductibles
- Different regions that offer different plans
- Additional services such as vision care, dental care and hearing exams may be offered
- Prior authorizations for certain services
- Requirements to try and fail another medicine before receiving the prescribed medicine (Step Therapy)
- Some plans require referrals to see specialists

Supplemental Medicare or Medigap

- Can only be purchased with Traditional Medicare Plans and can NOT be purchased with Medicare advantage plans
- Cover some or part of out-of-pocket costs related to Medicare Part B.
- If you drop Supplemental Insurance to join Medicare Advantage, you may not be able to get it back if you re-enroll in Traditional Medicare.
- Best time to purchase is during initial enrollment period

What to keep in mind regarding Supplemental Medicare or Medigap

- Beneficiaries enrolled in MA plans for a year may not qualify for supplemental Medigap coverage, if joining Traditional Medicare
- Medigap policies must follow federal and state laws. However, Massachusetts, Minnesota, and Wisconsin Medigap policies are standardized in a different way.
- Starting January 1, 2020, Medigap plans will not cover the Part B deductible. Those with Plans C and F will be “grandfathered” and able to continue with their plan. Those eligible for Medicare before January 1, 2020, but not yet enrolled, may still purchase either plan. New enrollees on or after 1/1/2020 will no longer have the option to purchase Medigap Plan C or F.
- Consider “community rated” or “issue-age related” over “attained age” plans that have rates that increase uncontrollably

Switching Medicare Medigap Plans

When switching Medicare Medigap plans:

- Always check with the new plan before dropping your current Medicare plan to ensure that you are eligible for coverage.
- Always check with your doctors, hospitals and pharmacy to make sure that they accept your coverage.

Supplemental Medicare/Medigap information

- [Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare \(https://www.medicare.gov/pubs/pdf/02110-medicare-medigap-guide.pdf\)](https://www.medicare.gov/pubs/pdf/02110-medicare-medigap-guide.pdf)
- [Find a Medigap policy \(https://www.medicare.gov/medigap-supplemental-insurance-plans/\).](https://www.medicare.gov/medigap-supplemental-insurance-plans/)
- [State Health Insurance Assistance Program \(SHIP\).
https://www.shiptacenter.org/](https://www.shiptacenter.org/)
- [State Insurance Department. https://www.medicare.gov/Contacts/](https://www.medicare.gov/Contacts/)
- Medicare guaranteed issue rights (<https://www.medicare.gov/find-a-plan/staticpages/learn/rights-and-protections.aspx>)

For more information

- Medicare & You handbook
 - <https://www.medicare.gov/sites/default/files/2019-09/10050-medicare-and-you.pdf>
 - [1-800-MEDICARE \(1-800-633-4227\)](https://www.medicare.gov/1-800-MEDICARE)
 - <https://www.medicare.gov/forms-help-resources/contact-medicare>
- Centers for Medicare & Medicaid Services (CMS)
 - <https://www.cms.gov/>
- Medicare.gov
 - <https://www.medicare.gov/>
- MyMedicare.gov
 - <https://www.mymedicare.gov/>

Resources

Glossary of Health Coverage and Medical Terms

<https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf>

The Medicare Resource Center

<https://www.medicareresources.org>

Medicare and You Handbook

<https://www.medicare.gov/sites/default/files/2018-11/10050-Medicare-and-You.pdf>

1-800-MEDICARE (1-800-633-4227) TTY users can call 1-877-486-2048.

Medicare Plan finder www.medicare.gov/find-a-plan

Medicare Rights Getting Medicare Right

<https://www.medicarerights.org/fliers/Medicare-Advantage/Differences-Between-OM-and-MA.pdf?nrd=1>

Kaiser Health News Medicare vs. Medicare Advantage How to Choose

<https://khn.org/news/medicare-vs-medicare-advantage-how-to-choose/>