

MEDICARE

CHOOSING YOUR COVERAGE

Key factors to consider when deciding your Medicare insurance

Original Medicare Part A&B

Pros

- *More choices for doctors & hospitals & other providers
- *No worries about the plan going out of the Medicare business
- *No referrals requires for specialists
- *Premiums set by the federal government
- *Coverage not limited to specific region

Cons

- *Monthly premiums can be higher than Part C if Medigap is included
- *Out of pocket may be higher for serious conditions
- *No prescription coverage

Medicare Advantage Part C

Pros

- *May require network hospitals, doctors & other providers
- *No need for supplement
- *Some plans cover dental, vision &/or hearing
- *Typically lower cost sharing than original Medicare
- *Prescription drug coverage

Cons

- *May not pay for out of network doctors, hospitals & other providers
- *May require primary doctor referral for specialists
- *If plan leaves area or closes new coverage must be sought
- *Premium may be higher than standard Part B
- *Individual plans are difficult to compare as no two are alike
- *Limited specialist network for doctors, rehab, skilled nursing facilities & home health care

Supplemental Medigap

Pros

- *Covers most Part A & B co-pays
- *Guaranteed to be covered during initial enrollment period
- *Guaranteed renewal as long as premiums paid
- *Coverage nation-wide

Cons

- *Average annual premium over \$2,000
- *Coverage can be denied
- *No prescription drug coverage

HELPFUL HINTS

- **Don't choose your coverage based solely on cost.** Consider your general health, healthcare needs & potential future needs. Advantage plans typically cost less but often have limited physician, medical specialists, rehab, skilled nursing facility & home health care networks. Some pay nothing for out-of-network services.
- If you have an Advantage plan & your primary doctor recommends services listed above make sure that provider is part of your network. Contact that provider & ask if they are approved by your plan. You have a choice of providers & can choose to pay out-of-pocket expense if your chosen provider is out-of-network. Or you may ask the doctor to use a network provider from your network list.
- If you have Original Medicare consider a Part D prescription drug policy. These are purchased separately from Medicare. Choose the plan that has a formulary (covered drugs) matching your prescription medication. Part D & Advantage prescription drug plans have lists (tiers) of medications & what they cover for each. Your co-pay for prescriptions will be based on which tier the medication is listed. Take that list with you to the doctor & ask that he/she prescribe your medications from that list with the lowest co-pay. This will decrease your out-of-pocket expense.
- **KNOW YOUR BENEFITS!** Obtain the Medicare Handbook (available online at medicare.gov) or the benefit book from the Advantage plan at the time of purchase & become familiar with what your policy covers. Keep it handy for reference.

**If you have additional questions feel free to contact the Case Manager at
Glen Rose Medical Center:**

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