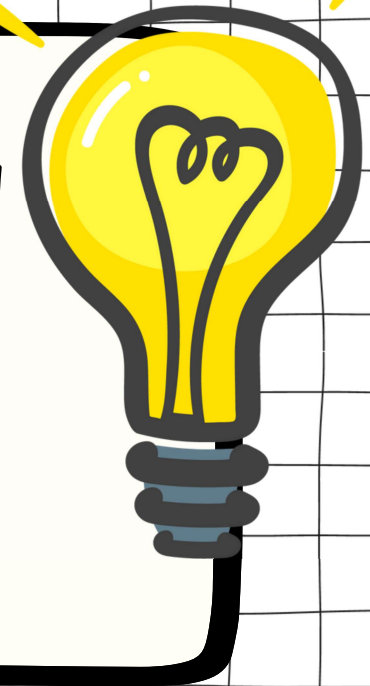

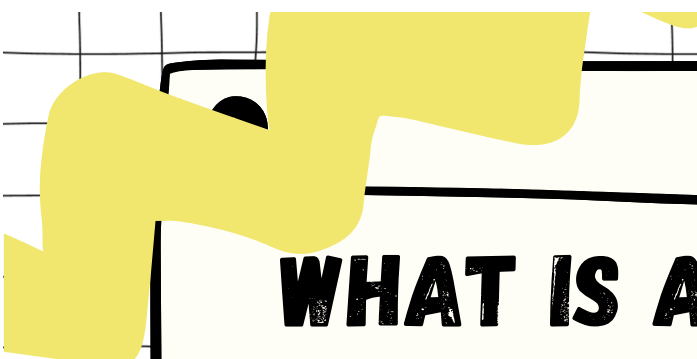




**MEDICARE SUPPLEMENT PLAN  
& MEDICARE ADVANTAGE  
EXPLANATION**





# **WHAT IS A MEDICARE SUPPLEMENT/ MEDI-GAP PLAN**

**MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) IS EXTRA INSURANCE YOU CAN BUY FROM A PRIVATE HEALTH INSURANCE COMPANY TO HELP PAY YOUR SHARE OF OUT-OF-POCKET COSTS IN ORIGINAL MEDICARE.**

## **BENEFIT OF A MEDICARE GAP PLAN**

**YOUR BIGGEST BENEFIT OF A MEDI-GAP PLAN IS FREEDOM. YOU CAN PICK ANY DOCTOR AND THEY DON'T NEED TO BE IN A NETWORK, YOU ALSO DON'T NEED A REFERRAL TO SEE A NEW SPECIALIST FOR A SECOND OPINION**

## What Medicare Supplement/Medi-Gap is Best for you

Plan Letters	A	B	C	D	F <sub>(2020)</sub>	G	K	L	M	N
Medicare Part A Coinsurance and Hospital Costs (up to an additional 365 days after Medicare Benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%#
Blood (First 3 Pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A Hospice Care Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Care Coinsurance	-	-	100%	100%	100%	100%	50%	75%	100%	100%
Part A Deductible	-	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part B Deductible (\$240 in 2024)	-	-	100%	100%	100%	-	50%	-	-	-
Part B Excess Charges	-	-	-	-	100%	100%	-	-	100%	-
Foreign Travel Emergency (Up to Plan Limits)	-	-	80%	80%	80%	80%	-	-	-	80%

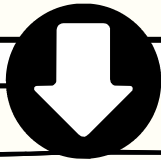
#Plan N has a Copayment of up to \$20 for some office visits and up to \$50 Copayment for Emergency Room Visits that Don't result in Hospital Admission

# **MEDICARE SUPPLEMENT/MEDI-GAP PLANS**

**HERE ARE SOME THINGS TO REMEMBER IN GETTING A MEDI-GAP PLAN**

**WHAT IS COMMUNITY RATED PLANS VS ISSUE**

**AGE RATED PLANS?????**



**WHAT IS THE BIRTHDAY DAY RULE**

**AND WHAT STATES DOES IT APPLY TO**

**“YOU CHANGE YOUR MEDI-GAP FOR AN  
EQUAL OR LESSER MEDI-GAP PLAN IF  
YOU RESIDE IN A SPECIFIC STATE”**



**BIRTHDAY RULE STATES**

**CALIFORNIA, OREGON, IDAHO**

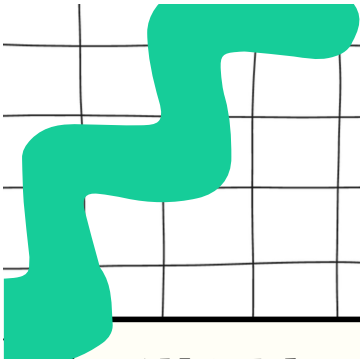
**ILLINOIS, LOUISIANA**

**MARYLAND, NEVADA AND**

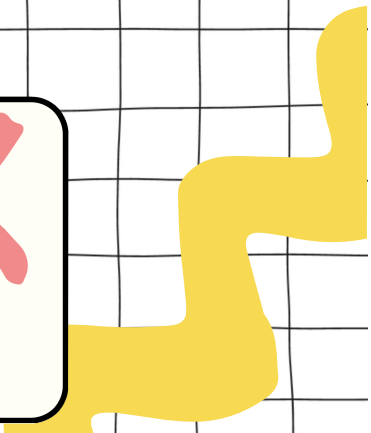
**OKLAHOMA**

**EACH STATE HAS DIFFERENT RULES YOU NEED TO BE AWARE OF**






**WHAT IS A MEDICARE  
ADVANTAGE PLAN? IT  
IS AN ALL IN ONE  
PLAN OFFERED  
THROUGH A PRIVATE  
INSURANCE COMPANY**




**PART A**

**HOSPITALIZATION COSTS, SKILLED NURSING FACILITY CARE  
NURSING HOME CARE, HOSPICE  
AND HOME HEALTHCARE**



**PART B**

**DOCTOR VISITS, OUTPATIENT SERVICES, PREVENTATIVE  
CARE, AMBULANCE, DURABLE MEDICAL EQUIPMENT,  
MENTAL HEALTH SERVICES, PHYSICAL THERAPY AND  
BLOOD SERVICES**




**PART D**

**PRESCRIPTION DRUG BENEFITS**

**ALSO VALUE BENEFIT ITEMS**

**DENTAL, VISION, HEARING, OVER THE  
COUNTER BENEFITS, TRANSPORTATION,  
CHIROPRACTOR, FITNESS BENEFIT AND  
ADDITIONAL BENEFITS**



## **WHAT NETWORKS DO YOU NEED TO KNOW ABOUT WITH MEDICARE ADVANTAGE PLANS**

### **(PPO) PREFERRED PROVIDER ORGANIZATION**

**A TYPE OF HEALTH PLAN THAT CONTRACTS WITH MEDICAL PROVIDERS, SUCH AS HOSPITALS AND DOCTORS, TO CREATE A NETWORK OF PARTICIPATING PROVIDERS. YOU PAY LESS IF YOU USE PROVIDERS THAT BELONG TO THE PLAN'S NETWORK. YOU CAN USE DOCTORS, HOSPITALS, AND PROVIDERS OUTSIDE OF THE NETWORK FOR AN ADDITIONAL COST.**

### **(HMO) HEALTH MAINTENANCE ORGANIZATION**

**A TYPE OF HEALTH INSURANCE PLAN THAT USUALLY LIMITS COVERAGE TO CARE FROM DOCTORS WHO WORK FOR OR CONTRACT WITH THE HMO. IT GENERALLY WON'T COVER OUT-OF-NETWORK CARE EXCEPT IN AN EMERGENCY. AN HMO MAY REQUIRE YOU TO LIVE OR WORK IN ITS SERVICE AREA TO BE ELIGIBLE FOR COVERAGE. HMOs OFTEN PROVIDE INTEGRATED CARE AND FOCUS ON PREVENTION AND WELLNESS.**

### **HMO-POINT OF SERVICE (POS) PLANS**

**THE POINT-OF-SERVICE (POS) OPTION IS ATTACHED IN SOME HEALTH MAINTENANCE ORGANIZATION (HMO) PLANS. MOST HMOs ONLY COVER CARE FROM IN-NETWORK PROVIDERS, EXCEPT IN CASE OF EMERGENCY. THE POS OPTION ALLOWS YOU THE FLEXIBILITY RECEIVE COVERAGE FOR CERTAIN SERVICES OUT OF NETWORK, BUT USUALLY AT A HIGHER COST.**



**ONE OF THE MAIN REASONS THAT YOU WOULD CHOOSE A MEDI-GAP PLAN OVER A MEDICARE ADVANTAGE PLAN IS DUE TO YOUR HEALTH. IF YOU HAVE MORE NEEDS, THEN A MEDI-GAP PLAN COULD SAVE YOU MORE MONEY AS WELL AS MORE FLEXIBILITY**

**WHY WOULD YOU CHOOSE A MEDICARE SUPPLEMENT OR MEDICARE ADVANTAGE PLAN???**

**IF YOU ARE TORN BETWEEN THE TWO, PLEASE SCHEDULE A MEETING WITH ME, SO WE CAN GO OVER ALL YOUR OPTIONS. CLICK ON THE LINK**

**A MEDICARE ADVANTAGE PLAN IS GREAT IF YOU ARE HEALTHY MOST PLANS ARE \$0 AND YOU ONLY PAY FOR THE SERVICES YOU NEED, BUT THEY CAN HAVE AN OUT OF POCKET MAX, THAT CAN GET A LITTLE EXPENSIVE**