

Choosing health coverage that's right for you

BlueMedicare Basics



Florida Blue 
Your local Blue Cross Blue Shield

MEDICARE

What are we going to cover today?

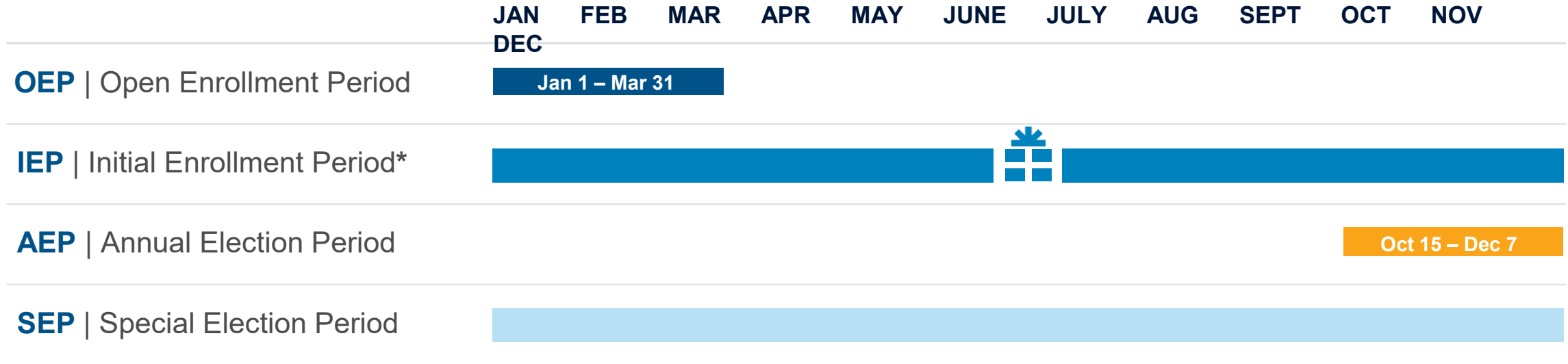
- Important Medicare Enrollment Periods
- How to enroll in Medicare Parts A & B?
- BlueMedicare Basics
- What are your Medicare options?
- Original Medicare and what it covers
- Original Medicare and Medicare Supplement Plans
- Part D prescription drug plans
- What are Medicare Advantage plans or Part C?
- How does it all work?
- What plan is best for you?
- What's Next?



Learn about Medicare

Get the tools you'll need to choose the health care coverage options that are right for you.

Important Medicare Enrollment Periods



*IEP includes the three months prior to your birthday month, your birthday month, and the three months after your birthday month

How to enroll in Medicare Parts A & B

If you plan to retire at age 65 or are not working

Then you can enroll in Medicare in the Initial Election Period (IEP)

If you already receive Social Security or Railroad Retirement benefits

Then you'll be automatically enrolled in Medicare Part A

If you are currently covered by an employer- provided group health plan

Then talk to your human resources department before you enroll in Medicare

If you are under 65 & eligible for Medicare due to disability or End Stage Renal Disease (ESRD)

Then you'll automatically get Parts A & B after you get disability benefits from Social Security

BlueMedicare Basics

1 Save some money.

- If you have an individual health plan, a Medicare plan could help you save money on your health care expenses
- If you have health insurance through your employer, a Medicare plan could work with your employer-sponsored coverage



2 Start with basic coverage.

- Many people who choose to work past age 65 enroll only in Part A because there is no monthly premium
- However, Part B comes with a monthly premium based on your income, so many don't enroll in Part B until they lose their employer-sponsored coverage



3 Is enrollment required?

- Most people are not required to enroll in Medicare when they turn 65 if they are still working
- Check with your benefits administrator to see if your employer requires you to enroll in Medicare Parts A and B



Medicare & Medicare Supplement Plans



Part A + Part B

ORIGINAL MEDICARE



Medigap

MEDICARE SUPPLEMENT PLANS



Part D

MEDICARE PRESCRIPTION DRUG COVERAGE



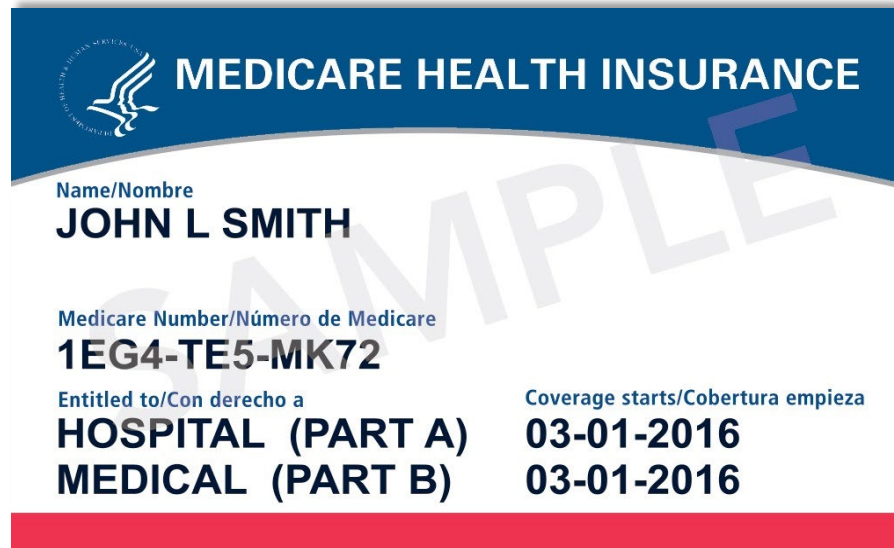
Part C

MEDICARE ADVANTAGE PLANS

= Part A + Part B

You can also purchase an **MAPD** plan that includes prescription drug coverage

Original Medicare



The image shows a sample Medicare Health Insurance card. At the top left is the Medicare logo. The title "MEDICARE HEALTH INSURANCE" is in a blue banner. Below, the cardholder's name "JOHN L SMITH" is listed. The Medicare Number is "1EG4-TE5-MK72". The cardholder is entitled to "HOSPITAL (PART A)" and "MEDICAL (PART B)", both with coverage starting on "03-01-2016". A large "SAMPLE" watermark is visible across the card.

MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

- You will have access to any doctor or provider that accepts Original Medicare
- Medicare Part A usually does not have a monthly premium
- Part B is optional coverage
- You usually pay a Monthly Premium for Part B
- If you do not sign up for Part B when you're first eligible, you may have to pay a Late Enrollment Penalty
- Medicare Supplement insurance and Medicare Prescription Drug Coverage (Part D) may be needed to help fill some of the gaps in Original Medicare coverage



What does Original Medicare Cover?

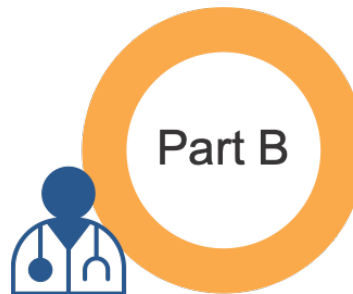


Medicare Part A Covers

- Inpatient Hospital
- Skilled Nursing Facility
- Home Health Care
- Hospice Care

What it doesn't cover:


-  The Part A deductible and copays you may have to pay when you receive inpatient hospital care.
-  You may be responsible for paying these expenses-unless you have an additional plan, like a Florida Blue Medicare Supplement plan, that covers those expenses.



Medicare Part B Covers

- Physician care
- X-Rays
- Durable Medical Equipment
- Preventive care
- Outpatient Hospital Care
- Diagnostic testing
- Laboratory Services
- Mental health care

What it doesn't cover:

-  For most services, you pay a calendar year Part B deductible and coinsurance unless you have an additional plan that covers those expenses.

Original Medicare & Medicare Supplement Plans

Medicare Supplement plans work together with Original Medicare to cover costs Original Medicare doesn't pay.



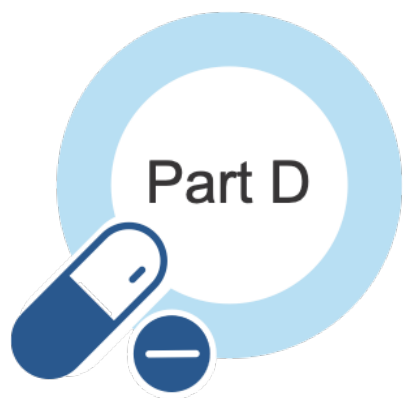
Medicare Supplement Plans usually **do not have a provider network**



Medicare Supplement plans **do not offer prescription drug coverage**

What are Part D Prescription Drug Plans?

There are two ways you can get Part D Prescription Drug Coverage



You can enroll in a Stand-alone **Medicare Prescription Drug Plan**, called a PDP



You can enroll in a **Medicare Advantage Prescription Drug Plan** (MAPD) that includes both medical and prescription drug benefits in one convenient package

Important things to know about Part D coverage



If you choose NOT to enroll in a Medicare Part D plan when you're first eligible, you may have to pay a **Late Enrollment Penalty** if you later decide to enroll



Make sure your drugs are listed on the plan's **Formulary**



Plans may require you to try certain less expensive drugs first before they'll cover a more expensive drug. This is called **Step Therapy**

Part D Coverage Stages

The Donut Hole

Member and the Plan pay
up to the \$5,030 limit

Gap starts at \$5,030
and ends once YOUR total out-of-pocket
drug costs reach \$8,000 for the year

INITIAL COVERAGE STAGE

COVERAGE GAP

CATASTROPHIC COVERAGE

Drug Manufacturers Provide:
70% discount on brand name drugs

Plan pays:	Member Responsibility:
Brand drugs = 5%	Brand drugs = 25%
Generic drugs = 75%	Generic drugs = 25%

In 2024, the member pays
\$0 for generic or for brand drugs.
The beneficiary cost sharing in the
Catastrophic Coverage stage will be
eliminated 1/1/2024.

Need help paying for your Medicare insurance?



If you qualify for both Medicare & Medicaid

There are Medicare Advantage plans called Dual Eligible Special Needs Plans (D-SNP) that could help

Extra Help for prescription drug costs



The Federal government has set aside money to help people with drug expenses, such as:

- ✓ Monthly Plan Premium
- ✓ Coinsurance
- ✓ Yearly Deductible
- ✓ Copayments

Call to see if you qualify.

1-800-MEDICARE

(1-800-633-4227)

or visit www.Medicare.gov

TTY users should call 1-877-486-2048
24 hours a day, seven days a week

The Social Security Office

1-800-772-1213

TTY users should call 1-800-325-0778
between 7am - 7pm, Monday - Friday

Your State Medicaid Office

1-866-762-2237

from 8am - 5pm, Monday - Friday

What is Part C or a Medicare Advantage Plan?



✓ Medicare Advantage (MA) plans are health plans offered by private health insurers that contract with Medicare

✓ They combine all the benefits of Original Medicare Part A and Part B, and usually include prescription drug coverage

✓ Many plans include additional benefits like dental, hearing and vision and ancillary benefits

Medicare: How Does It All Work?

Step 1: Enroll in Original Medicare* when you are eligible



Original Medicare Part A

Covers hospital stays, skilled nursing facilities and home health care



Original Medicare Part B

Covers doctor and outpatient visits

Medicare: How Does It All Work?

Step 2: If you need more coverage, you can:

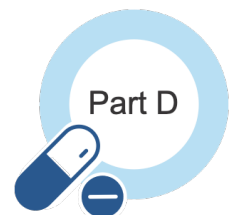
Option 1: Keep Original Medicare and add:



Medicare Supplement Insurance

Covers some or all costs not covered by Parts A and B

and/or



Medicare Part D

Covers Prescription drugs

or

Option 2: Enroll in a Medicare Advantage plan*:



Medicare Advantage (Part C)

- Combines Parts A and B
- Offers additional benefits
- Most plans also include Prescription Drug Coverage

All the health and prescription drug coverage you need, combined into one plan.

**Offered by private companies like Florida Blue Medicare that contract with Medicare*

What plan is best for you?



Medicare evaluates plans based on a 5-star rating system.

The government gives private health plans an overall star rating every year based on how well they performed in previous years

Star ratings

Ratings are calculated each year and may change from one year to the next based on the plan performance for that year

What's Next?

Factors to consider when choosing a plan:



Cost

Cost goes beyond what premium you pay each month for your plan. Consider what you will pay out of your own pocket, including deductibles, copayments and coinsurance when you need care



Benefits

Does the plan include additional coverage beyond Original Medicare, like prescription drug coverage, vision, dental or hearing coverage?



Choice of doctors

How often do you go to the doctor? Are your doctors in the plan's network?



Prescription drugs

Does the plan include prescription drug coverage? Are my drugs covered in the plan's formulary?



Travel

Will I need coverage as I travel? Does the plan include coverage out of state and/or outside of the country?



Thank you for attending.

Florida Blue is a PPO Plan with a Medicare contract. Florida Blue Medicare, is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue Medicare depends on contract renewal. Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare, Inc., DBA Florida Blue Medicare. These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Visit floridablue.com/ndnotice for information on our free language assistance services.

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MEDICARE