



Medicare Resource Guide

**MAC**  
Medicare Advantage Center  
Trusted Advice. Local Experts.

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FREE MARKET HEALTH PLANS®  
The Right Coverage. Real Value.



## What Is Medicare?

Medicare is the largest health insurer in the United States and is offered by the US government, serving more than 52 million people. It's run by the Centers for Medicare & Medicaid Services (CMS), which is part of the US Department of Health and Human Services.

Medicare is divided into parts: **A**, **B**, and **D**.

**Parts A and B** are called “original Medicare,” since they have been in existence from its beginning.

**Part A** covers your care when you're admitted to a hospital or skilled nursing center.

**Part B** covers all outpatient care.

**Part D** is prescription drug coverage.

Medicare covers US citizens and legal residents who are 65 and older, along with people that qualify due to a disability.

### What Does Medicare Cost?

**Part A** comes to you at no cost. You've been paying for that through paycheck deductions.

**Part B** for most people costs \$148.50 per month, but cost can vary based upon your income. The Part B premium will automatically be deducted from your social security check, or if you don't receive social security, you can pay CMS directly.

You can verify your Medicare-eligibility status by visiting [www.medicare.gov](http://www.medicare.gov) or calling **I-800-MEDICARE (I-800-633-4227)**, 24 hours a day, seven days a week.

## When Do You Become Eligible?

You become eligible for Medicare the month you turn 65, so if you turn 65 on May 25th, you can get Medicare on May 1.

### When can you enroll?

When you first become eligible for Medicare you have a specific enrollment period called the Initial Enrollment Period (IEP). You should start the enrollment process with Medicare three (3) months before you turn 65, and you have three months after your turn 65 to get Medicare.

### Key Points:

- **You must request enrollment for Part A and Part B.** This is easy to do; simply call Social Security and request enrollment, or you can complete the process online.
- **Don't wait until the last minute.** Get enrolled as soon as you can so you don't miss your enrollment date. If you miss it, you must wait another month to enroll.
- **You can't add or enroll in any other Medicare plans until you have enrolled in Part A and Part B,** and have been assigned a Medicare #.

### Additional Enrollment Periods

Once you have Medicare, each year you can make changes to your plan.

**Annual Election Period (AEP) for Medicare Advantage plans and prescription drug plans. October 15 – December 7:** You can enroll in or change a Medicare Advantage or prescription drug plan for the next calendar year.

**Annual Disenrollment Period (ADP) for Medicare Advantage plans and prescription drug plans. January 1 – February 14:** If you have a Medicare Advantage plan you can disenroll and go back to original Medicare.

**February 15 – October 14:** You can generally only make changes to your Medicare Advantage Plan or prescription drug plan if you qualify for a special exception (move out of the area).

*You can change Medicare supplement plans at any time, but you will need to qualify for them based upon your health history. You can only add a Medicare Advantage plan when you turn 65 or every year during the Annual Election Period (AEP).*

## Your Medicare Options – Understanding “The Parts”

What it's called	Who offers It	What it is	Costs/Deductibles
Medicare Part A	Federal Government	Helps cover your care when you're admitted to a hospital or skilled nursing center. Also covers hospice and home healthcare.	\$ 1,484 deductible per admission; then pays 100%
Medicare Part B	Federal Government	Helps cover doctor's visits and outpatient care. It also pays for services like occupational and physical therapy, outpatient surgery and preventive care.	\$148.50 monthly premium. \$203 annual deductible, then pays 80%
Medicare Part D	Private Insurance Companies	Helps cover the costs of prescription drugs.	Varies by plan.

Because Medicare Part A & B have deductibles and coinsurance, people buy coverage with benefits that lower their potential expenses and make them more predictable.

### Most people get their Medicare coverage in one of three (3) ways

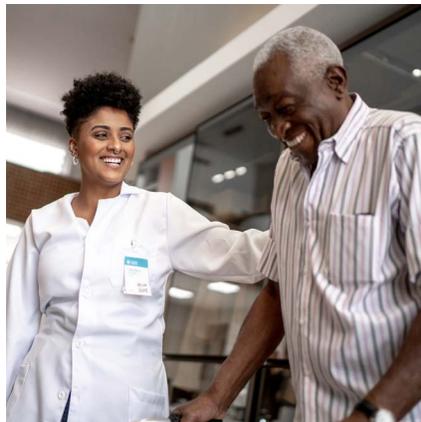
- Original Medicare for Part A and Part B + a Stand Alone Prescription Drug Plan from a private company.
- Original Medicare for Part A and Part B + Medicare Supplement insurance from a private company + a Stand Alone Prescription Drug Plan from a private company.
- Medicare Advantage Plan from an insurance company, that includes Part A, Part B and Part D and perhaps some extra benefits.

## Why Choose a Medicare Supplement?

A Medicare supplement is an insurance plan that basically covers most of what Medicare does not for healthcare. **With a Medicare Supplement you are paying for coverage in case you need it, if you don't use it you still pay for it.** There are different brands and types (A, B, C, D, F, G, N). They are all standardized, meaning no matter what brand, they are all the same. The only difference is price. They are accepted by any doctor or facility that accepts Medicare.

When you turn 65, a Medicare Supplement will cost \$100 - \$150 per month depending upon your age. They go up in price each year, and can get pretty expensive once you get to age 70 and beyond. If you choose a Medicare Supplement, you will also need a Medicare Part D plan, which is your prescription coverage. They cost \$30 - \$70 per month, and are available from several different insurance companies. All of this is in addition to paying for Medicare Part B, which for most people is \$148.50.

Medicare Supplements are guaranteed issued to you when you turn 65, meaning your health history does not matter. After that you can add one or drop one at any time, but you will have to qualify for one, and not have any major pre-existing conditions.



## Why Choose a Medicare Advantage Plan?

A Medicare Advantage Plan combines all the Medicare coverage into one plan to include all your healthcare needs, including prescription drugs. They are offered by private insurance companies, and will vary based upon the state and county you live. Often they are available to you for a \$0 premium, so all you pay for is your Medicare Part B. **With a Medicare Advantage Plan you pay for it, only if you use it.**

Medicare Advantage Plans will usually be an HMO or PPO plan. With a PPO plan you get the most access to doctors and facilities. For each type of medical care you have a set co-pay such as \$20 for a doctor visit, \$90 for an ER visit, \$75 for an x-ray, etc. Co-pays will vary on the type of service and plan. These co-pays are capped each year for a maximum amount.

Medicare Advantage can also include dental, hearing and vision care, complimentary fitness memberships, along with other additional benefits beyond Medicare that come to you at little or no cost. These additional benefits will vary based upon the plan service area and company that offers the plan.

Given the low cost of a Medicare Advantage Plan it's hard to beat the value of the plan over time. Even with a few co-pays, it will still be probably less than the premiums you will be paying for a Medicare Supplement.



## Frequently Asked Questions about Medicare

### Q. Do I need to sign up for Medicare before I turn 65?

If you are not currently receiving Social Security benefits, then yes, you do need to contact Social Security three months before you turn 65.

### Q. If I'm still working on my employer's health plan when I turn 65, do I need to sign up for Part B during my Initial Enrollment Period?

No. You can wait until you are ready to move off your (or your spouse's) employer plan. When you do, you will qualify for a Special Enrollment Period and have plenty of time to sign up for Part B.

Also, a Medicare plan could be better than a group plan at work, you could get a Medicare plan and opt out of group coverage.

### Q. If I'm covered, is my spouse automatically covered?

No. Each person must sign up for Medicare individually. Each plan belongs to you, no shared deductibles or premiums.

### Q. When I go to Medicare, do I need to stay with the same insurance company I have through my employer or individual plan?

Absolutely not. You can choose any plan you want from any insurance company you want. Group insurers don't always offer the best Medicare plans in your area.

### Q. If I start receiving Social Security Benefits at 62, am I eligible for Medicare?

No. You must be 65 to receive Medicare benefits.

### Q. What if I wait until 66 or older to start my Medicare benefits?

You could pay a higher premium or penalty if you wait to start your benefits. Plus, once you are 65 there are no other individual options for coverage, other than a group health plan at work.

### Q. Can I be refused or declined Medicare coverage?

No. All people age 65 and older are eligible to receive or purchase Medicare benefits. You cannot be turned down due to any health issues.

## Why Choose the Medicare Advantage Center Team?

There are lots of reasons. First we are locally based right here in the Greater Cincinnati/Northern Kentucky area. We can help folks in Ohio, Indiana and Kentucky with Medicare plans. We live and work here, so we know and use the same doctors and hospitals who will provide your care. We know the plans, who accepts them and how they work from our client experiences.

You will also find us very accessible. No long waits, just call us and we answer the phone. We can usually resolve most issues for you very quickly.

We are here to help you find the best plan for you, not just this year but for many years to come. Most of our clients have been with us for a long time and depend upon our guidance each year as plans evolve and change. As part of Free Market Health Plans we understand the vast differences and many components that go into building a quality health plan.

When you are ready, call us (513) 229-7957

### Resources

**Medicare**  
800-633-4227  
[www.medicare.gov](http://www.medicare.gov)

**Social Security Administration**  
800-772-1213  
[www.ssa.gov](http://www.ssa.gov)



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