



Healthcare, Inc.

Steve Lindstrom: OLLI Fall Course 2023

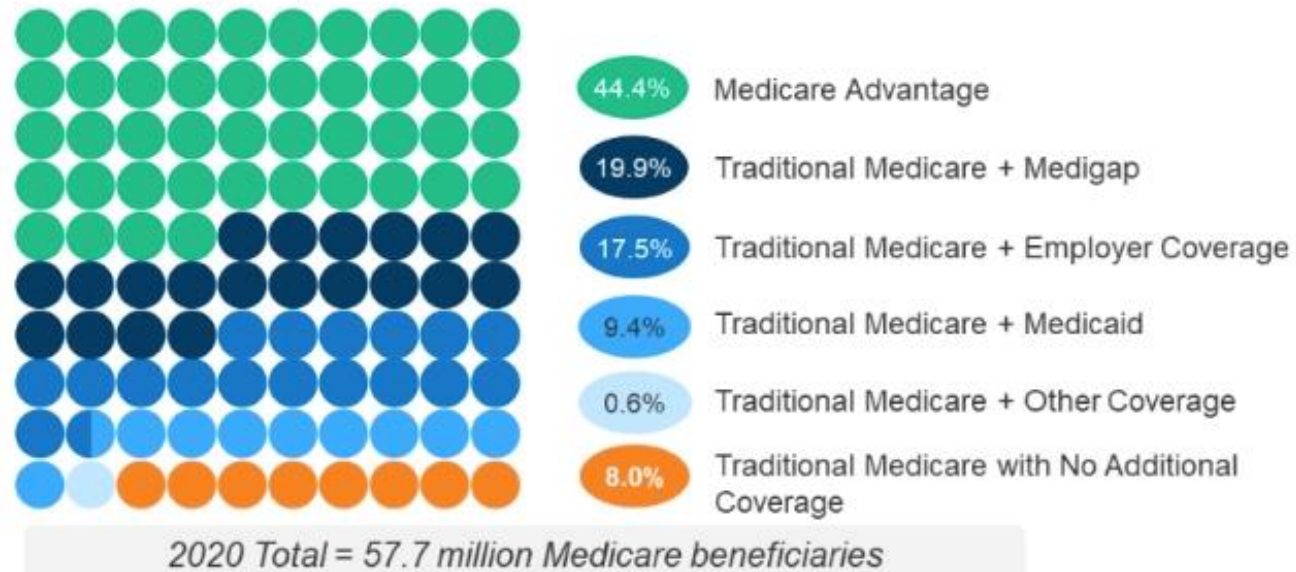
Medicare Open Enrollment: How to Navigate



Medicare

Figure 1

In 2020, More Than 9 In 10 Medicare Beneficiaries Either Had Traditional Medicare With Some Other Type of Coverage (48%) Or Were Enrolled In Medicare Advantage (44%)



NOTE: Estimates do not sum to 100% due to rounding. Total excludes beneficiaries with Part A only or Part B only for most of the year (n=4.8 million) or Medicare as a Secondary Payer (n=1.5 million).
SOURCE: KFF analysis of CMS Medicare Current Beneficiary Survey, 2020 Survey File.

KFF

Part A: Hospital Insurance

What does it cover?

- Inpatient Room and Board
 - Ancillary inpatient services
 - Hospice care
 - Skilled Nursing Facility (SNF)
 - Blood.
-
- No payment for beneficiaries
 - Auto Enrolled at age 65.

Part B: Medical Insurance

- Doctor services & preventive care:
 - Doctor in hospital
 - Urgent care or emergency room treatment
 - Checkups and routine doctor visits
 - Preventive care and testing
- Premiums are required:
 - Social Security deduct \$164.90 2023
 - Adjusted annually
 - Higher-income individuals may have higher premiums
 - State assistance programs
- Deductibles and Co-Insurance apply to some services \$226- 2023
- Doesn't cover everything.

Medigap Coverage

- Must have Parts A & B
- Medigap fills in for:
 - Deductibles
 - Copays
 - Coinsurance
 - Out of-pocket costs
- Standard plans A-N
- Ease of comparison
- Active market.

Part C: Medicare Advantage

- Covers all services in Original Medicare
- Most have expanded coverage
- Part D offered
- Annual bidding process
- Fills in gaps = lower cost/year
- Premium based on geographic areas
- Additional Coverages:
 - Dental
 - Vision
 - OTC
 - Fitness Programs
 - Wellness Programs
- Dual Special Needs Plans - Medi- Medi

Star Ratings for Medicare Advantage Plans

- Quality rating plan
- Better informed choices
- Rated from 1-5 Stars
- Quality Metrics:
 - Clinical outcomes
 - Patient experience
 - Access to care
 - Customer service
- Incentives for Plans
 - Bonus payments based upon ratings
 - Higher ratings, higher bonus if 4 or 5 Stars
- Incentives drive behavior.

Part D: Prescription Drug Benefit

- 1990s Prescription cost rise -Seniors affected
- 2003 Bush signs Medicare Modernization Act Est. Part D
- 2006 Part D begins: Enrolling in private Part D or Medicare Advantage
- Premiums are established
- Deductibles, Co-Pays, and Donut hole coverage
- Catastrophic Coverage.

Open Enrollment

October 14- December 7

31 days left

-
- Distinct from newly eligible for Medicare - 3 months prior to birthday to 3 months after
 - Review changes in current plans coverage and price (Only 32% compared)
 - Some conditions for special enrollment during year
 - Cross country move
 - Change in Employer coverage
 - Make changes to be effective Jan 1
 - In Traditional Medicare
 - Switch to Medicare Advantage
 - Add(may have penalty) or switch Part D
 - Medicare Advantage
 - Switch plans
 - Return to Traditional Medicare
 - Add Part D
 - Add Med Supp (Medigap)
 - Enrollees have from Jan 1 – March 31 to switch plans or return to Traditional Medicare

Medigap

- Medigap enrollment is not tied to this open enrollment period
- No pre-existing limitations if enrolled at initial eligibility
- If disenroll within 12 months from Medicare Advantage at first enrollment, can obtain Medigap with no pre-existing limitations

Coverages

- Medicare Advantage must cover all services provided for under Traditional Medicare part A and B
- What varies:
 - Out of pocket costs
 - Provider networks
 - Access to extra benefits

Things to Consider in Making Choice

- Current and future health conditions
- Prescription drug needs
- Financial circumstances
- Preference on how you obtain medical care
- Which providers, physicians, and hospitals, preferred
- National or regional network
- Premiums
- Cost Sharing
 - Deductibles, Co-pays, Co-insurance
- Out-of-pocket costs maximums

Things to Consider in Making Choice

- Overall limits
- Prior authorization and referral rules
- Prescription formularies, costs and network
- Extra benefits
 - Gym memberships
 - Dental
 - OTC
 - Rewards programs

Coverage Outside US

- Traditional Medicare NO
 - 3 very limited situations
- Medigap
 - Plans C,D,F,G,M and N
 - Foreign travel emergency within 1st 60 days
 - \$250 deductible/ 80% co-ins/ \$50K max.
 - Medically necessary emergency
- Medicare Advantage
 - Varies- Most include coverage
 - Deductible \$50-110,
 - \$50K
- Residency
 - Over 60 days check for specifics, mostly no
 - Coverage in the country possible, varies by country
- Consider foreign travel insurance
 - Varies by destinations and duration
 - Return to US coverage
 - Other extras

Traditional Medicare

- Choice of any physician who takes Medicare (89%)
- Accepting new patients (95%)
- No referrals
- Limited prior authorization
- Variety of Part D plans
- Pay only Part B premium
- Medigap

Medicare Advantage

- All services covered under Traditional Medicare
- Extra benefits
 - Dental - 97%
 - Gym memberships -99%
 - OTC stipend - 90%
 - Vision - 99%
 - Hearing -99%
 - Meals following hospital stay -78%
- Reduced cost sharing
- Cap on out-of-pocket spending
- One-stop shopping for Medical and Part D
- Many coverage plans and insurers
- May have separate premium or none

Part D Pharmacy

- Average beneficiary 24 plans to choose from
- Vary
 - Premiums - avg. \$40/mo
 - Deductibles - avg. \$411
 - Cost Sharing
 - Formulary
 - Tier structures
 - Utilization management
 - Network

Resources

- Medicare and You - sent in the mail to all beneficiaries
 - <https://www.medicare.gov/medicare-and-you>
- Medicare Compare
 - <https://www.medicare.gov/plan-compare/#/?lang=en&year=2023>
 - 1-800-MEDICARE (1-800-633-4227)
- Medical Advantage plans - Annual Notice of Changes - ANOC



It's important to review your coverage every year during OEP. SHIP can help you understand your options.

Local Medicare Help

Trusted, unbiased, one-on-one counseling and assistance.

Tennessee

[Home](#) / [About](#) / [About Medicare](#) / [Regional SHIP Location](#) / Tennessee



CONTACT YOUR SHIP

State Health Insurance Assistance Program (SHIP)

Find another SHIP using the button below:

[SHIP Locator](#)

Call	1-877-801-0044
TTY	1-800-848-0299
Website	https://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program--ship-.html
Facebook	Find on Facebook

Call today!

Medicare Compare


An official website of the United States government [Here's how you know](#) Cambiar a español

Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

Alert [Learn how the prescription drug law impacts Medicare.](#) Search

It's Open Enrollment - now to Dec 7

[Find Plans](#)



Welcome to Medicare

[Get Started with Medicare](#)

Feedback

Log in to your Medicare.gov account

Medicare.gov

Basics ▾

Health & Drug Plans ▾

Providers & Services ▾

 Stephen

 Messages

 Chat

 Log out

 [Account home](#)

Welcome back, Stephen!

It's time to review your pharmacy and drug lists below. You can also make changes to your existing coverage and get details about other plans.

 Print

Feedback

Your 2023 plan

Go to compare plans

Find Plans Now



Choose the year you need coverage and enter your ZIP code:

COVERAGE FOR

2024 2023

ZIP CODE

37064

Select your county

Davidson, TN Williamson, TN


[Continue](#)

[Cancel](#)

Select MA – HMO or PPO, Part D, Medigap

i You're viewing 2024 plans. [Show me 2023 plans.](#)

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 23 available drug plans](#)

[Home](#) [Your Plan Summary](#)  Print

MY LOCATION: Williamson, TN [Change location](#)

PLAN TYPE: Select a Plan Type ^

Filter by: Plan Benefits ^ Insurance Carriers ^ [View all filters](#)

Your next plan ^

Your next plan

Cigna True Choice M

Cigna Healthcare | Plan ID: F

Star rating: ★★★★★

Medicare Advantage
Types of Medicare health plans
[Learn about plan types](#)

HMO (Health Maintenance Organization)

PPO (Preferred Provider Organization)

Prescription Drug Plans

[Clear](#) [Apply](#)

Feedback

Select up to 3 plans at a time to compare

\$7,350 In and out of network

\$6,350 In-network

Maximum you pay for health services

Enroll

Plan Details

Added to compare

Feedback

Aetna Medicare Premier Plan (PPO)

Aetna Medicare | Plan ID: H5521-141-0

Star rating: ★★★★★☆

MONTHLY PREMIUM

\$0.00 Includes: Health & drug coverage

PLAN BENEFITS

- ✓ Vision
- ✓ Dental

3 Plans to compare

Cigna True Choice Medicare (PPO) ×

BlueAdvantage Garnet (PPO) ×

Aetna Medicare Premier Plus Plan (PPO) ×

Compare

Select up to 3 plans at a time to compare

	<p>×</p> <p>Cigna True Choice Medicare (PPO)</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Plan Details</p> <p>Your current plan</p>	<p>×</p> <p>BlueAdvantage Garnet (PPO)</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll</p> <p>Plan Details</p>	<p>×</p> <p>Humana Gold Plus H4461-029 (HMO)</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll</p> <p>Plan Details</p>
Overview			
Star rating	★★★★☆	★★★★★	★ This plan got Medicare's highest rating (5 stars)
Health deductible	\$0	\$0	\$0
Drug plan deductible	\$0.00	\$0.00	\$0.00

Add specific info in your account

The screenshot displays the Medicare.gov website interface. At the top, the navigation bar includes the Medicare.gov logo, menu items for 'Basics', 'Health & Drug Plans', and 'Providers & Services', and a user profile for 'Stephen' with icons for 'Messages', 'Chat', and 'Log out'. A notification banner states, 'You're viewing 2024 plans. [Show me 2023 plans.](#)' Below this, a message reads, 'There may be separate drug plans available with lower drug costs. [Tell me more.](#)' The main content area features a 'Your Plan Summary' section with 'MY LOCATION' set to 'Williamson, TN' and 'PLAN TYPE' set to 'Select a Plan Type'. A 'Filter by:' section includes dropdowns for 'Plan Benefits', 'Insurance Carrier', 'Drug Coverage', and 'Star Ratings', with a 'View all filters' link. At the bottom, a comparison bar shows '3 Plans to compare' with three selected plans: 'Cigna True Choice Medicare (PPO)', 'BlueAdvantage Garnet (PPO)', and 'Aetna Medicare Premier Plus Plan (PPO)', along with a 'Compare' button.

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ **Stephen** Messages Chat Log out

i You're viewing 2024 plans. [Show me 2023 plans.](#)

There may be separate drug plans available with lower drug costs. [Tell me more.](#)

🏠 [Your Plan Summary](#)

MY LOCATION Williamson, TN [Change location](#)

PLAN TYPE Select a Plan Type ▾

Filter by:

Plan Benefits ▾ Insurance Carrier ▾ Drug Coverage ▾ **Star Ratings** ▾ [View all filters](#)

4 stars & up ×

3 Plans to compare

Cigna True Choice Medicare (PPO) ×

BlueAdvantage Garnet (PPO) ×

Aetna Medicare Premier Plus Plan (PPO) ×

Compare

My Account

- My account home
- My account settings
- Download my claims & personal data

My Information

- My claims
- My premiums
- My plans
- My preventive services
- My providers
- My saved drugs
- My saved pharmacies

Feedback

Check out Medigap

Medicare.gov

Basics ▾

Health & Drug Plans ▾

Providers & Services ▾

Stephen

Messages

Chat

Log out

[← Back to find a Medigap policy](#)

Print

Step 1: Decide which plan you want

Supplement Insurance (Medigap) plans in Tennessee

[Change location](#)

Get a more
accurate price

AGE

SEX

- Male
 Female

DO YOU USE TOBACCO?

- Yes
 No

Update Prices

Clear

Prices vary based on your age,
sex, and health status.

Show only plans for people under 65

There are 12 Medicare plans offered in your state.

COST PLAN

Plan Name: A 7

Lowest Plan F

(Most comprehensive and popular plan)

Medigap Plan F

[Plan Details](#)[View Policies](#)

i This plan isn't available if you turned 65 on or after January 1, 2020, and to some people under age 65. [Learn more about who can buy this plan.](#)

MONTHLY COST

Premiums range from **\$174-\$475** for a 76 year old Male that doesn't use tobacco

Some Medigap policies offer **household discounts** on monthly premiums. Contact the insurance company for savings and eligibility information.

Doesn't include:
\$164.90 Standard Part B premium

[Get a more accurate price](#)

COPAYS/COINSURANCE

\$0 Generally your cost for approved Part B services

DEDUCTIBLES

\$0
Hospital (Part A) deductible

\$0
Medical (Part B) deductible

PLAN BENEFITS

- ✓ Skilled nursing facility
- ✓ Part A deductible
- ✓ Part B deductible
- ✓ Part B excess charges
- ✓ Foreign travel emergency

[Compare to other plans](#)

Lowest Plan F Premium (Most comprehensive and popular plan)

There are 54 Medigap policies offered in your state

SORT BY

Monthly premium: low to high



Allstate Health Solutions (Preferred Select/Wearable)

MONTHLY COST

\$174

Costs are estimates and may change.
Contact the company for an official quote.

[Can I get a household discount on my monthly premium?](#)

Doesn't include:
\$164.90 Standard Part B premium

[Get a more accurate price](#)

CONTACT COMPANY

Address

P.O. Box 2070 Milwaukee, WI
53201-2070

Phone number:

[866-576-2956](tel:866-576-2956)

Website:

[Visit company website](#)

ATTAINED AGE PRICING

Premiums are low for younger buyers, but go up as you get older and can eventually become the most expensive.

[Learn about costs](#)

SilverScript Insurance Company

Part D comparison

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾

Stephen Messages Chat Log out

Home > [Drug coverage \(Part D\)](#) > How to get prescription drug coverage

Search Print

How to get prescription drug coverage

Medicare drug coverage helps pay for prescription drugs you need. It's optional and offered to everyone with Medicare. Even if you don't take prescription drugs now, consider getting Medicare drug coverage. If you decide not to get it when you're first eligible, and you don't have other creditable prescription drug coverage (like drug coverage from an employer or union) or get Extra Help, you'll likely pay a [late enrollment penalty](#) if you join a plan later. Generally, you'll pay this penalty for as long as you have Medicare drug coverage. To get Medicare drug coverage, you must join a Medicare-approved plan that offers drug coverage. Each plan can vary in cost and specific drugs covered.

There are 2 ways to get Medicare drug coverage:

1. Medicare drug plans. These plans add drug coverage to Original Medicare, some Medicare Cost Plans, some Private Fee-for-Service plans, and Medical Savings Account plans. You must have [Medicare Part A \(Hospital Insurance\)](#) and/or [Medicare Part B \(Medical Insurance\)](#) to join a separate Medicare drug plan.
2. Medicare Advantage Plan (Part C) or other [Medicare health plan](#) with drug coverage. You get all of your Part A, Part B, and drug coverage, through these plans. Remember, you must have Part A and Part B to join a Medicare Advantage Plan, and not all of these plans offer drug coverage.

How to get prescription drug coverage

- How to switch your Medicare drug plan
- How to drop your Medicare drug plan
- 6 tips for choosing Medicare drug coverage

What Medicare Part D drug plans cover

Costs for Medicare drug coverage

How Part D works with other insurance

Feedback

Part D Midrange premium plan

~~\$0.00~~ Drug deductible

Enroll

Plan Details



Add to compare

AARP Medicare Rx Walgreens from UHC (PDP)

UnitedHealthcare | Plan ID: S5921-393-0

Star rating: ★★☆☆☆

MONTHLY PREMIUM

\$59.60 Includes: Only drug coverage

TOTAL DRUG & PREMIUM COST (for the rest of 2024)

PHARMACIES

2 of 2 of your selected retail pharmacies are in-network

[View your pharmacies](#)

Compare Benefits, Price, Limitations

- MA Plan Health and Drugs plus extras \$0 / year - \$600
 - Dental \$1,000 to \$2,500
 - Gym \$50 x 12 = \$600
 - OTC \$0 - \$480

- Medigap Plan F - Most comprehensive \$2,088
- Plan D \$808

- Medicare Part B \$2,096

Key Points to Consider for Decision Making

- Doctors
 - Primary Care You have now
 - Specialists You might need
 - Large integrated network vs. solo docs
- Hospitals You Prefer
- Coverage Comparison
- Cost
- Check Rating
- Switching costs now or later - Pre-existing conditions
- Verify contracted providers with a call to the Health Plan and Doctor
- Review Rx specific to you
- Understand where “limits apply”
- Travel considerations
- Use Medicare Compare tools at Medicare.gov
- Read on the plan's website:
 - The Evidence of Coverage
 - Summary of Benefits
- Call directly to plan for clarification
- Call the TN helpline for help be cautious of commercial help, they are getting paid
- Important decision Put in the time

Q&A

The image features the text "Q&A" rendered in a 3D, blocky font. The letter "Q" is a dark blue color, the ampersand "&" is a light blue color, and the letter "A" is a dark blue color. The characters are positioned on a white surface that reflects them, creating a subtle shadow and a lighter blue reflection beneath each character. The background is a plain, bright white.