

Medicare Plans Made Easy

➤ Finding the Right Plan for You



connexion
INSURANCE SOLUTIONS

The Purpose of this eBook

- Medicare can be confusing and frustrating because there are many options.
- You deserve a plan that fits your unique health needs!
- This eBook from Connexion will help you understand your options and the next steps you should take.

Making the Wrong Choice Hurts.

Mistakes can happen when choosing a Medicare plan solely because a friend uses it or because it's the cheapest plan.

Consider all of your needs because a mistake can lead to:

Overpaying for
prescriptions

Not being able
to see your
current doctors

Receiving
financial
penalties from
the government

Placing yourself in
financial risk
without cost caps

Not receiving
plan features
you value
(e.g. wellness, dental,
vision, hearing, etc.)

Who Are You?

Use these personas to help you identify what's important to you.



Traveling Tim

Spends months of the year in a different geography or travels frequently



Penny Saved

The plan and price paid for prescriptions has to fit within a fixed budget



Loyal Lucy

Continuing to be seen by current physician(s) is a must have



Wellness Wendy

Including preventive benefits such as gym memberships, health screenings and coaching is important



Covered Cindy

Has health insurance through an employer or spouse's employer that will extend past age 65



Simple Sandy

Prefers bundled benefits rather than having to think about multiple program parts



Managed Care Mike

Has chronic conditions that require care from multiple clinicians and specialists



No Risky Business Bob

Limiting financial risk to protect hard-earned assets is a top priority

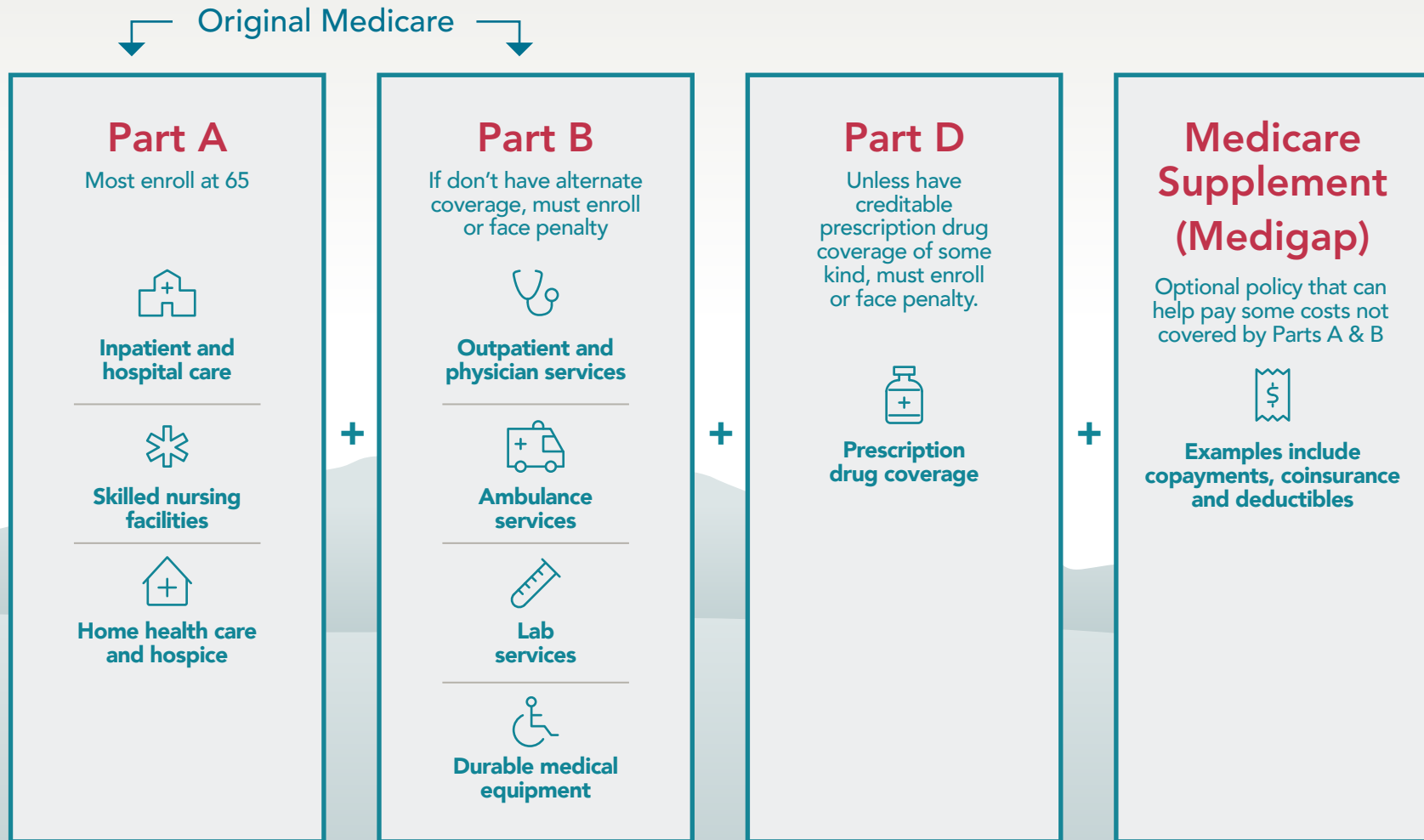


Programs Phil

Meets income and resource requirements to be eligible for Medicare Savings Programs

Option #1

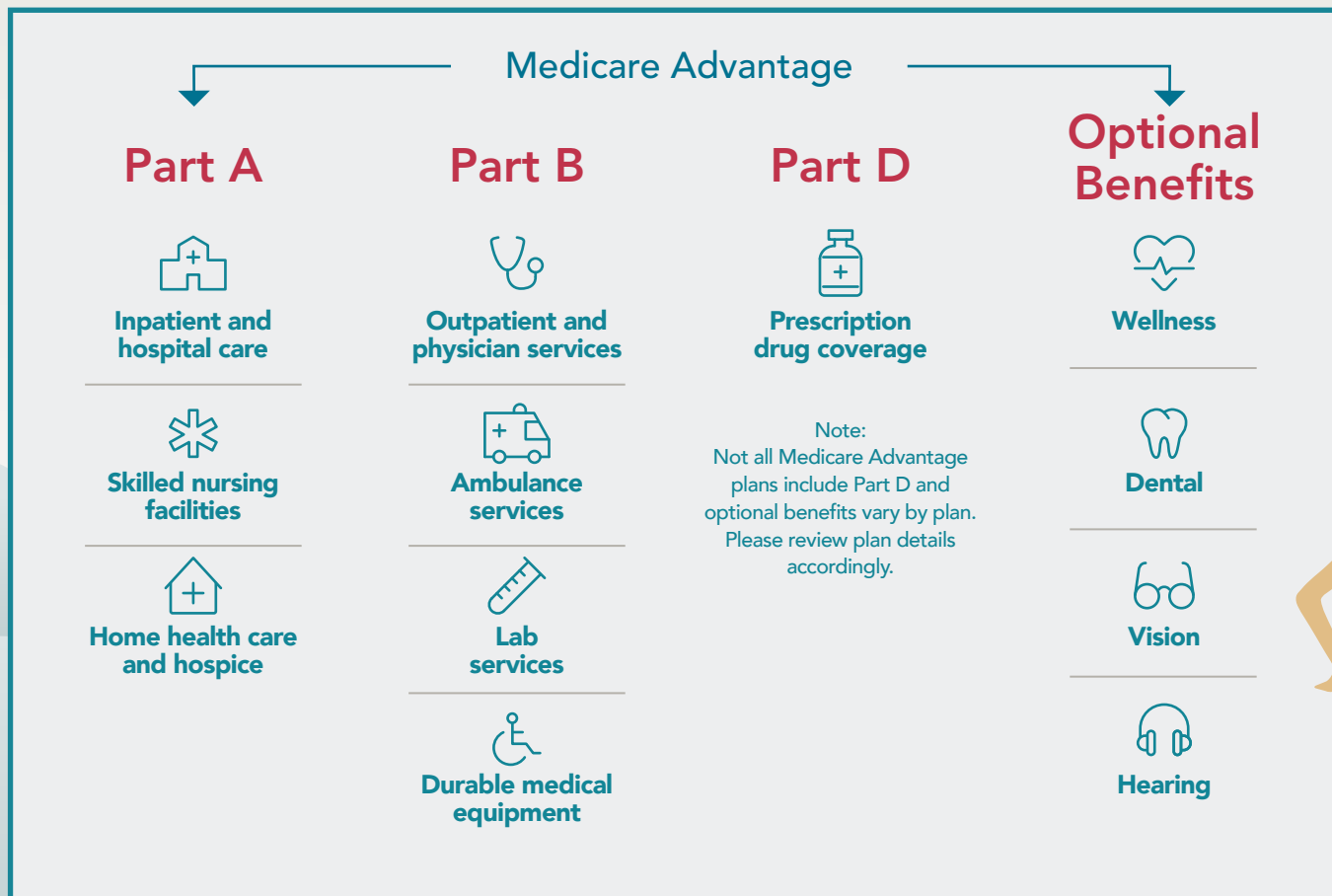
Mandatory Parts A & B, Optional Part D & Medigap



Option #2

Part C - Medicare Advantage

Bundles Part A + Part B, can include Part D, and can include additional benefits and services not available with Original Medicare.



Medicare Advantage Facts



For some MA plans, monthly premiums can be as low as \$0 per month (Part B Premiums still apply).



All MA Plans provide worldwide emergency or urgently needed care.



Plan structures (e.g. service areas, physician networks and drug costs) vary between plans, so not all MA Plans are the same.



Beneficiaries receive one card compared to as much as three under Original Medicare + Part D and Medicare Supplement.



Some MA Plans also include a variety of preventive and wellness benefits as value adds.

Types of Medicare Advantage Plans

HMO

Health Maintenance Organization



- Must use a Primary Care Physician (PCP)



- Must stay within the network or services will not be covered

HMO-POS

HMO with Point of Service Benefits



- Use networks
- Primary Care Physicians (PCP)
- Medically appropriate referrals
- POS = May use out of Network Provider*
- POS = May self refer to Specialists*

*May require higher cost share

PPO

Preferred Provider Organization



- Go to any Doctor or Service Provider and Self-Refer to Specialists

SNP

Special Needs Plans



- Qualifying chronic illnesses, Medicaid benefits or institutional inpatients



Who is Eligible for Medicare Advantage?

- Must live in the service area of the plan you want to join
- Must have Medicare Parts A & B.
- May not have End-Stage Renal Disease when you join*

*Some exceptions apply. There are qualifications that may allow an individual with ESRD to enroll in a Medicare Advantage plan

When Can You Enroll for Medicare Advantage?

IEP

Initial Enrollment Period



- Three months prior to, the month of, and three months following your 65th birthday. Don't forget that you must enroll in Medicare Part B first.

AEP

Annual Enrollment Period



- Oct. 15 to Dec. 7 for a Jan. 1 effective date

ADP

Annual Disenrollment Period



- Jan. 1 to Feb. 14 to change from a Part C Medicare Advantage Plan back to Original Medicare and a Part D Rx Drug Plan

SEP

Special Election Period



- Move to a new service area or lose employer group coverage
- If you join a MA Plan and it does not meet your needs, you have a one time opportunity to change back to a Medigap policy within the first 12 months of your first enrollment in a MA Plan
- Five-Star Rating SEP

Summary

- Gather your information - current physicians and prescriptions.
- Consult with a Medicare Specialist - there should be no cost for consultation.
- If you're ready, the Medicare Specialist can help you enroll or you can take more time to think about it.
- Sign up to receive helpful monthly newsletters at [medicareconnexion.com](https://www.medicareconnexion.com)



About Connexion

- One of the largest General Agencies in Washington State serving the Northwest for over 30 Years.
- Certified to represent major Medicare Advantage and Medicare Supplement Plans in the Northwest.
- Partner with local health care providers: Polyclinic, Providence, Swedish, Virginia Mason Edmonds Family Medicine, Pacific Medical Centers, Iora Primary Care.